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INLAND EMPIRE business journal

VOLUME 7, NUMBER 9

\$2.00 SEPTEMBER 1995

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Christopher
Daniels**

**Palm Springs
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**Inland Empire
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VOLUME 7, NUMBER 9

SEPTEMBER 1995

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'Eye of the Desert' Looks Ahead

Named for its 17 1/2-story inflated dome centerpiece, a proposed "Eye of the Desert" project in Cathedral City would feature 1 million square feet of retail space, three resort hotels and a train station.

And, Bud Robbins—the Bureau of Indian Affairs' economic development officer in Palm Springs—says firmly that the Eye of the Desert is more than a pie-in-the-sky dream. In fact, said Robbins, the project has started to gather steam of late toward becoming a reality.

"We have definite commitments from different developers who want to build separate, large portions of the project," said Robbins. "We envision the complex as a destination recreation center."

Robbins said he would not yet identify any of the potential developers, for fear of jeopardizing any multimillion dollar negotiations involving the landowners he represents.

The \$250 million to \$500 million project would be built on 10 parcels leased from members of the

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An artist rendering of the proposed \$400 million Worldpointe International Center of Trade, to be located on the former Norton Air Force Base in San Bernardino.

International Trade Center Takes Big Step

San Jose-based real estate developer Cal Tai Associates struck a final deal in August that provides a key piece to the puzzle of building a Worldpointe International Trade Center at the former Norton Air Force Base.

The San Bernardino Inland Valley Development Agency (IVDA) reached terms with Cal Tai for the transfer of 147 acres targeted for the \$400 million trade center that's touted to create 5,000 jobs. The development agreement provides for a sublease of the land and calls for Cal Tai to increase its good-faith deposit with the IVDA from \$25,000 to \$100,000.

Both parties said the increased deposit helps to ensure the commitments of Cal Tai to develop and the agency to gain federal approval for a foreign trade zone. With that designation from the U.S. Commerce Department, foreign companies are able to manufacture and assemble products without paying any duty tax.

The new development agreement allows Cal Tai to sign up tenants for the planned 2.5 million-square-foot trade complex next to

the San Bernardino International Airport, another project in its infancy.

"The execution of the Disposition and Development Agreement is a very significant step," said IVDA Executive Director Bill Bopf.

The IVDA was formed in 1990 for the primary purpose of replacing about 10,000 jobs and counteracting other effects from the Norton base shutdown.

The IVDA agreed to sell the Norton site at a discounted \$5.4 million to Cal Tai, which has remained focused on creating new global trade opportunities between the U.S. and the Pacific Rim.

"The unique combination of an international airport being developed as a major U.S. air cargo facility alongside the Worldpointe International Center for Trade creates a world-class trading hub for the Inland Empire," said John Miskell, Cal Tai Associates principal. "Worldpointe will be the synergistic centerpiece to drive other economic growth."

Cal Tai seeks 400 companies willing to pay \$1 million each to

At Deadline

Rleased Aug. 28, the latest Manpower Inc. employment outlook survey forecasts that the San Bernardino job market won't likely yield any wealth of opportunities this fall. However, more vigorous employment activity is in the cards for the Riverside area, says the quarterly report.

"Among the San Bernardino companies we interviewed, 26 percent say they will add to their payrolls here in October through December," said Evelyn Wilcox, spokeswoman for Manpower. "Also, 26 percent intend reductions of their payroll, and 48 percent don't think any adjustments will be likely."

In Riverside, 46 percent of companies contacted by Manpower said they plan to add employees this fall, while only 10 percent plan to cut workers. The Riverside outlook is the brightest of the 23 Southern California areas surveyed for the quarterly report.

Last fall, 23 percent of surveyed companies expected to increase personnel, while 13 percent said decreases were in order, said Wilcox. Three months ago, 16 percent of firms foresaw more hiring, while 20 percent said their work force levels would lessen.

Continued on page 8

operate at Worldpointe. The developer reports courting large, Fortune 500-type companies from Taiwan, China, Singapore and Hong Kong.

Trade Center design includes tenant-owned showrooms, warehouses, manufacturing areas, convention space for trade shows and special events, a bank, a post office and food services.

Construction on the project is slated to start in October with demolition of some 40 to 50-year-old buildings on the base at a cost of about \$1.5 million. Should enough tenants sign up to occupy half of the planned trade center, a two-year building phase would kick in the first half of 1996.▲

Close Up: Christopher Daniels



Executive director, Inland Empire Symphony Association

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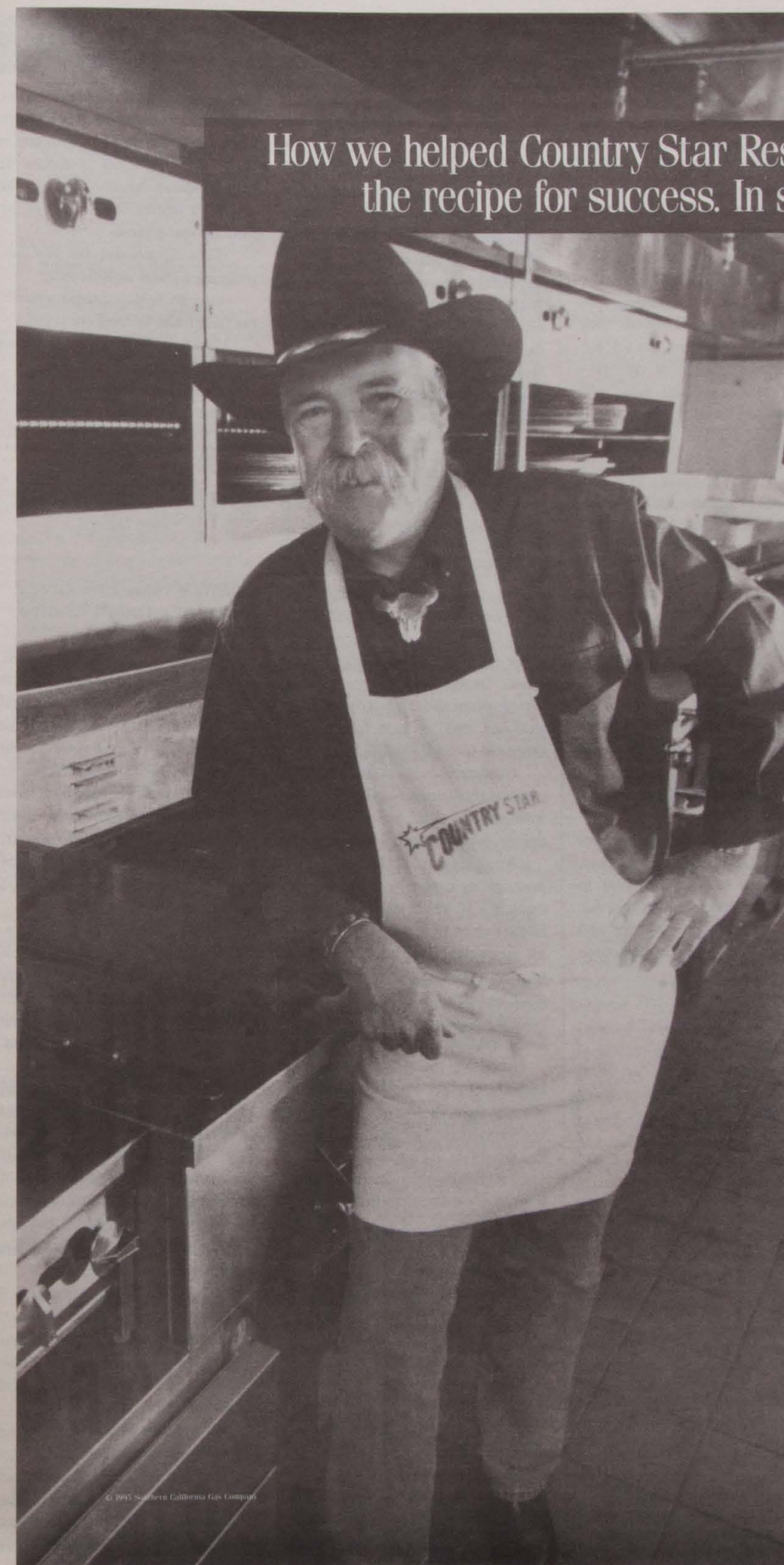
Money speaks sense in a language all nations understand. - Aphra Behn

ABOUT THE COVER

Hot air balloons caught on film in late August hinted of good things to come Sept. 29 - Oct. 1 at the 2nd Annual Smith's Balloon Festival at Prado Park in Chino. Held last year at the Tustin Ranch, this event attracted more than 100,000 people, and promises again this year to bring the magic of hot air transportation alive as more than 100 balloons ascend daily. For a related story, see page 44.

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Commentary

Electricity Deregulation: Will It Become Reality?

by State Senator Raymond Haynes, R-36th District

the nation. When comparing the state averages for investor-owned electric utilities, California's rate comes out on top: 10.15 cents per kilowatt-hour. The Midwest's average rate is 5.7 cents a kilowatt-hour, and in Oregon and Washington, it's only 8.79 cents. The rate that comes closest to California's is the extreme Northeast, where customers pay 10.02 cents a kilowatt-hour. However, the Northeast has a legitimate reason for a higher average—the region lacks fossil fuels and, therefore, has its rate average tied to the price of foreign oil. California does not have this excuse to use.

The CPUC has come to realize that existing regulatory policies have generated California's high rates and should be changed. A proposal issued by the CPUC last year provides deregulation alternatives. The proposals are intended to drastically change the electric service environment by allowing for competition. The proposal also includes safeguards to ensure the environment is protected from pollution, and the public from unfair rates and unsafe conditions. Also, provisions for low-income rate allowances are included.

Yet, despite the positive changes proposed in the deregulation plan, the commission does not want to eliminate one huge burden that has been placed on both utilities and ratepayers—the Biennial Resource

Continued on page 11

Editorial

AQMD Arrogance

Government agencies find it difficult to let go of their power over people and businesses. The Air Quality Management District, the un-elected board that lords it over Southern California businesses, recently "determined that Southland companies have been polluting a lot less than previously assumed," reported the *Orange County Business Journal*.

Wonderful. So regulations will be reduced, helping businesses in tough economic times? Not yet.

The AQMD had been moving toward a Regional Clean Air Incentives Market program—or Reclaim—part of which is already in place. Companies "trade" smog credits for money, developing a quasi-market in place of the existing system of forcing all companies to adopt the same smog-reduction program. Under Reclaim, companies factor pollution into cost-benefit analyses and in fact have more incentive to reduce pollution.

Companies cut pollution at a pace set by the quasi-market mechanism rather than by government decree. It pays to cut pollution.

According to the *Journal*, "The program, as currently set up, would result in a 10-year reprieve from pollution reduction for a typical company, given that the companies as a group are polluting less than the program had assured." It makes sense to reward companies for meeting pollution deadlines.

Even so, the AQMD wants to keep the old, pre-Reclaim system in place at least another six months. It has delayed Reclaim's implementation from July 1996 to January 1997. The AQMD's bureaucrats don't want to reward companies for reaching deadlines ahead of time, but to punish them further. What kind of justice is that?

Fortunately, the AQMD board can vote against the bureaucrats' wishes, putting the full Reclaim program, as is, in place beginning January 1997. Justice would be served by doing so.

Lobbyists for the extreme environmentalist movement reacted predictably. National Resources Defense Council lawyer Gail Ruderman Feuer announced, "You can't have a program which has no emissions reductions for 10 years."

She makes a false assumption that, absent government coercion, companies will not reduce pollution on their own. Pollution continues to decline across the Southland, as the AQMD's figures show. Now is the time for real reforms:

•First, implement the Reclaim program without modification.

•Second, halt the program coercing companies to form car pools.

•Third, end the dangerous and troublesome commuter lanes.

•Fourth, eliminate the AQMD, or at least turn it into a board directly elected by the actual citizens who live and breathe here.

Reprinted with permission from the *Orange County Register*.

Unfair New Law Gives Wapner Tough Choice

Because of a new state law, Alan Wapner's first term on the Ontario City Council could be his last. Unfortunately for Wapner and California voters, a bill signed into law by Gov. Wilson in August bans city employees from sitting on city councils in the same cities where they work. In Ontario, that would affect Wapner, a city police detective, and Jim Bowman, a fire administrator.

The new law applies to the governing body of a city, district, municipal or public corporation, political subdivision or other state public agency. The law does not affect volunteer firefighters or county or state employees.

The bill takes effect Jan. 1, and won't apply to Bowman or Wapner unless they seek re-election in 1998. After serving four council terms, Bowman has already said he won't run again. Wapner, however, said he's not prepared to make a decision on his career after serving 13 years on the Ontario police force.

"It's kind of scary, because it's taking away my livelihood," he said. "In either circumstance, the community is going to lose a faithful servant either in law enforcement or on the council."

Wapner also fired a verbal salvo that we agree with wholeheartedly.

"I'm outraged that Sacramento thinks they know what is best for the city," he said. "We're talking about local control, and local decision making."▲

I.E.B.J. Close-Up: Christopher Daniels

by Mark Zelmer

Christopher Daniels answered the call in March to take over as executive director of the Inland Empire Symphony Association. Daniels arrived amid some turbulent times for the association.

In February, the symphony's governing body faced the news of a looming budget shortfall, estimated at \$35,000 to \$40,000 for the fiscal year that ended June 30. Susan Feller left her job as symphony association director to manage the 68-year-old California Theatre of Performing Arts. Then, in late July, Feller bowed out of the prospect of managing the renovated theater, saying she was never given a fair shot in contract negotiations with the city of San Bernardino.

Daniels himself has midwestern roots, coming to the Inland Empire Symphony from Cincinnati, where he was the artists' liaison to the city's symphony and POPS Orchestra.

Our interview with Daniels took place on a sweltering Monday afternoon in mid-August, at the Symphony Association's office headquarters at 362 W. Court St. in San Bernardino.

IEBJ: You're entering your fifth full month as executive director. What is the financial picture of the Symphony Association at present?

Daniels: We're evaluating things right now. Everything being equal, there will be a deficit again next year. But, with the new administration, and some new, aggressive development, we certainly intend to make up that deficit. If we do fall into another deficit, we will simply have to make the cuts that are necessary to remedy the situation.

IEBJ: What specifically do you plan as far as 'development' of the symphony's programs goes?

Daniels: For certain concerts, there are specific, built-in cut-off dates for their sponsorships. If the financing is not in place by a certain time, then those concerts simply will not happen. Also, as far as the overall subscription season, which we

A closer look...



Name: Christopher Daniels

Position: Executive director, Inland Empire Symphony Association

Family: Unmarried; has a Welsh corgi dog named "Snooks"

Age: 47

Last Book Read: "Naked to My Enemies"

Quote: "The bottom line of what I do is that I make work for musicians, and I think that's a very worthy thing to do."

are committed to once we begin, we will be able to determine very shortly whether the grants and/or other development moneys are in place.

IEBJ: Is the fiscal scenario the same as was presented to you before your arrival here?

Daniels: Yes. Dr. Irving Root, God rest his soul, president of the association's board of directors who has since passed on, presented the situation to me in five to six telephone calls a week prior to my coming here.

IEBJ: How long were you with the Cincinnati Symphony? How did you become familiar with California?

Daniels: I was with the Cincinnati Symphony for six years. I was born in Youngstown, Ohio, and I have a degree in music. I used to be a music teacher, actually. I was always involved in non-profit management situations, and I sang in symphony choruses for years. I ended up having some gift shops in California—in San Francisco and Carmel. That partnership eventually dissolved, and I went back to Cincinnati.

IEBJ: As a little boy, was it your dream to be involved with a symphony orchestra?

Daniels: I always loved music...I always loved music. It was only

when I was in college at Clarion University in western Pennsylvania that I found out that I was better at organizing things than I was at performing them (laughs). I became the assistant manager and librarian for the community college orchestra back there. Then, by default, I ended up running the community college concert series.

IEBJ: What do you see as some of the main areas of improvement for this symphony?

Daniels: Artistically, this orchestra is very lucky to have Maestro Stewart Robinson as music director. He just conducted and recorded with the Ukrainian State Orchestra in Kiev. His career is advancing, and that is to the benefit of our own community, since the Inland Empire Symphony's name will be read among his credits worldwide.

IEBJ: Was funding also a problem with the Cincinnati Symphony?

Daniels: Of course. No orchestra since 1872 has turned a profit.

IEBJ: Do you see yourself staying here for a while?

Daniels: Of course, of course.

IEBJ: What do you like best about your job?

Daniels: The ability to create,

put things together, plan them out and see if they work financially. The bottom line of what I do is that I make work for musicians, and I think that's a very worthy thing to do.

IEBJ: What about the renovation of the California Theatre?

Daniels: I've been involved in some meetings, but you really should talk to the people from the theater. The first phase is to make the theater absolutely safe, and I understand that will cost about \$1 million alone.

IEBJ: Will you try to expand the symphony's venues, such as the recent concert at the Epicenter baseball park in Rancho Cucamonga?

Daniels: Yes, particularly expanding our subscription series into other communities. There have been some negotiations going on toward that end.

You have to realize that a quest for music is really part and parcel of our lives here. First off, America has always had the finest of orchestras, ever since the 19th century. European artists and conductors were always shocked to find American orchestras playing music superior to the Europeans, considering the major composers were in Europe.

IEBJ: If you had to 'sell' the symphony to someone here, what would you say?

Daniels: Stop to think about how many times during your week that you hear orchestral music... quote 'serious concert' or 'classical' music. Take commercials or movies, for examples. In the 1980s, in Hollywood, composers started to work up their scores on synthesizers, rather than using a full orchestra. Movie-goers, however, soon found that they missed the full orchestra sound—so much, in fact, that they complained until now movies generally all are done with the full-orchestra sounds as a backdrop.

We just did a concert in Rancho Cucamonga, and the theme was movies. We did "E.T." and "Star Wars" and "Raiders of the Lost Ark," and most everyone came away loving it.▲

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Claremont Research Institute Finds Some City Budgets Misleading

A report issued in July by the Rose Institute of Claremont blasts bureaucrats for keeping the public in the dark about local government's spending, and calls for cities to write more readable budgets.

Based on research focused on Orange County over the last year, the report also criticizes public water districts for such practices as keeping true service costs hidden from the public and being unnecessary participants in land use deci-

sions.

"Time is running out for bureaucratic business as usual," said Alan Heslop, Rose Institute's director and report co-author. "It's time for readable budgets with clear decision-making information and full facts on salaries and benefits."

The report was commissioned by a public-private consortium representing Orange County, leading businesses and the League of Cities. The Rose Institute for State and Local Government describes itself

as "California's leading think tank analyzing political and demographic data" at Claremont McKenna College, an independent, liberal arts member of The Claremont Colleges.

"Under the present system, a bewildering inconsistency in budget reporting results in confusion about the cost of public services," the Rose report states. "Without a clear sense of how much services cost, voters and elected officials can't make informed choices about

budget cuts and spending or the needed restructuring of government."

The institute was retained in early 1994 to study the operations and fiscal management of Orange County, its 31 cities and the major special districts in the county. The project was financed by contributions from Fluor Corp., Southern California Edison, Southern California Gas, Pacific Bell, the League of Cities and Orange

Continued on page 11

At Deadline

Continued from page 3

This fall, the best job opportunities are expected in transportation, public utilities and wholesale/retail trade, Manpower reported. Staff cutbacks are projected in durable goods manufacturing, education, services and public administration.

Mixed intentions are reported in the construction industry, according to Manpower, the world's largest temporary help firm that yearly provides employment to 1.5 million people in 38 countries.

"On a nationwide basis, the reduced year-end employment patterns also will replace those of summer," predicted Wilcox. "Of the surveyed companies across the U.S., 25 percent expect to add personnel, 10 percent foresee declines and 62 percent say they'll stay at their current levels for October through December."

Leonard, Inland Empire Business Journal to Sponsor Workers' Comp Forum

In late August, state Sen. Bill Leonard, R-Upland, and the Inland Empire Business Journal announced plans to co-sponsor a seminar for local business people and community leaders on the status of California's workers' compensation system.

"Workers' Compensation: Reform, Retrospective and Reality" will be held from 9 a.m. to 11 a.m. on Tuesday, Oct. 3 at the Best Western Heritage Inn, 8179 Spruce Ave. (at Foothill Boulevard) in Rancho Cucamonga. The seminar is free of charge, but reservations are requested by calling Leonard's office toll-free at (800) 404-3131.

Continued on page 62

Pro

A YES Decision on Measure M

by Jim Jones

A YES decision on Measure M by Palm Springs voters on Nov. 7 will ensure that the Palm Springs Regional Airport can move ahead with its 20-year Master Plan. This environmentally-sensitive plan is necessary if Palm Springs is to meet the needs of the traveling public into the next century.

The Master Plan contains more than 30 elements—including noise-reduction projects, safety features and other improvements—to spur business development around the airport. All of these potential efforts are now suspended, until after the Nov. 7 vote. If the airport plan is not approved at the polls, all of the components already in place will, at the very least, be delayed for several months—or even years. Some could be halted altogether.

Among the specific projects: work on the terminal building designed to make it more accessible and improve traffic flow; sound insulation for homes whose owners have been disturbed by airport noise for years; a noise wall and a landscaped berm; runway extension; construction of the Palm Springs Air Museum; and a new access road from Ramon Road.

Before they can proceed, each of the master-planned projects will have to go before the City Council for careful consideration.

Passage of Measure M will allow the noise-reduction efforts that have taken place over the years to continue. Noise-reduction measures included in Stage 1 of the Master Plan will encourage employers to consider our city when relocating facilities or making investments. For Palm Springs, the net result will be more jobs and more commerce.

A recent study by the University of Arizona's business school determined that the Palm Springs airport currently provides an annual economic benefit to its home city of more than \$339 million, as well as 4,208 total jobs.

Over the last years of severe municipal budget deficits, the airport has been one of the bright spots in the local economy. Not only is the facility self-supporting, but it also

generates taxes paid by its tenants. These funds help to pay for city police and fire protection, schools and street maintenance. Approval of the Master Plan will ensure continuation of this revenue source while opening the door for new business as well.

Opponents of the airport Master Plan argue that noise levels are louder than they were 10 years ago, and therefore will be louder still with expansion, causing property values to fall. This argument has been stated repeatedly, with little offering of proof. Airport officials, on the other hand, have studied the ramifications of the proposed expansion, finding that noise exposure actually is less now than it was 10 years ago. Also, the noise situation will continue to improve into the next century—even with expansion.

As for property values, an oft-cited study compiled to assess the effects of airport noise concluded that some reductions in residential property values are likely—when airport noise is on the INCREASE.

The Palm Springs data, however, forecasts less airport noise, not more.

Perhaps wind and a general, citywide devaluation of properties may be affecting property values north of the airport; no findings have surfaced to support any other scenario.

The planned improvements to the airport will increase the ability of the airlines to operate more efficiently, leading to greater competition, and, in turn, lower air fares. Local residents continually raise concerns about high-priced air fares to fly in as well as out of the Palm Springs Regional Airport.

At a public hearing on May 17, after listening to input from the public and numerous previous hearings by the Airport Commission, the Palm Springs City Council approved the airport Master Plan as appropriate for the overall well-being of the community.

Now, all that is left before the work can begin is for Palm Springs voters to give their own approval of Measure M at the polls on Nov. 7.▲

Jim Jones is a Palm Springs resident and chairman of Citizens for YES on M.

Con

Measure M Will Do More Harm Than Good

by Eric Meeks

On the surface, the proposed \$122 million Palm Springs Airport Expansion may seem like a good idea. But, under scrutiny, many questions surface that basically involve the effects on three entities—city government, business and residents.

Residents stand to be adversely affected by the added airport noise, which can harm mental as well as physical health. Also, as has been shown throughout Southern California whenever an airport has been expanded near a residential area, there will be a dramatic drop in property values.

With Federal Aviation Administration funding used to pay for the runway extension, the FAA could be in the mood to change the Palm Springs airport policy restricting night landings and departures of commercial jets. When people are trying to sleep, they are more sensitive to noise. Also, fully-loaded jets without the weight limits will need to fly at lower altitudes, especially in the hot summer months when the air is thin.

The decreased residential property values will result in less property tax revenues for the city government—a loss estimated to total around \$6 million a year. Further, property owners are apt to sue the city to recover for damages to their health and property. To keep public services functioning at an adequate level, the financial losses suffered by city government will have to be replaced—most likely via revenues from other sources. Businesses could bear the fiscal burden by paying more property taxes—particularly those in the tourist industry, which the airport expansion has been touted to help most. Of course, any tax increases on business would be passed on to tourists, making nearby communities a more attractive destination.

City business people have claimed that tourists and conventions are dying to visit Palm Springs from points east, such as New York and Chicago. They don't come, though, since there are no direct flights from New York, and Chicago people risk getting bumped off their return flights

under weight limits on days when temperatures soar.

There's a simple solution to this problem, and it requires no airport expansion.

Instead of the 142-seat MD-80 aircraft, which can't lift off the present 8,500-foot runway when temperatures top 90 degrees, principal airport carrier American Airlines should put one of its Boeing 757s into service. The Boeing 757 can easily lift off from the 8,500-foot runway year-round and reach any point on the east coast. It also has 182 seats, providing the extra capacity to handle the new tourist/convention trade without building a longer runway.

Other cities, such as Kansas City and Tulsa, use another strategy to offset the problem of higher air fares at their airports with relatively-short runways. Realizing that they lack the passenger volume to keep the Boeing 757 filled, the cities subsidize the flights into their airports. Compared with the runway extension plan, subsidizing Boeing 757 flights into Palm Springs would be much less costly and burdensome to the local community.

There are still more points to consider. Airport expansion will bring increased air traffic, and the noise will reach every corner of Palm Springs—advertised as a restful desert resort. To escape the roar, tourists are likely to step off their flights here and head for nearby communities unaffected by jet noise.

The last point that needs making is deadly serious. While it's generally true that take-offs and landings are safer on larger runways, it's also true that the closer homes are to the end of a runway, the greater the danger to residents. Moving the runway 1,500 feet closer to existing homes is dangerous, considering the homes are just 2,500 feet from the runway as it is.

Business needs a good climate to make a fair profit, but not at the expense of residents' homes and health and our city government.▲

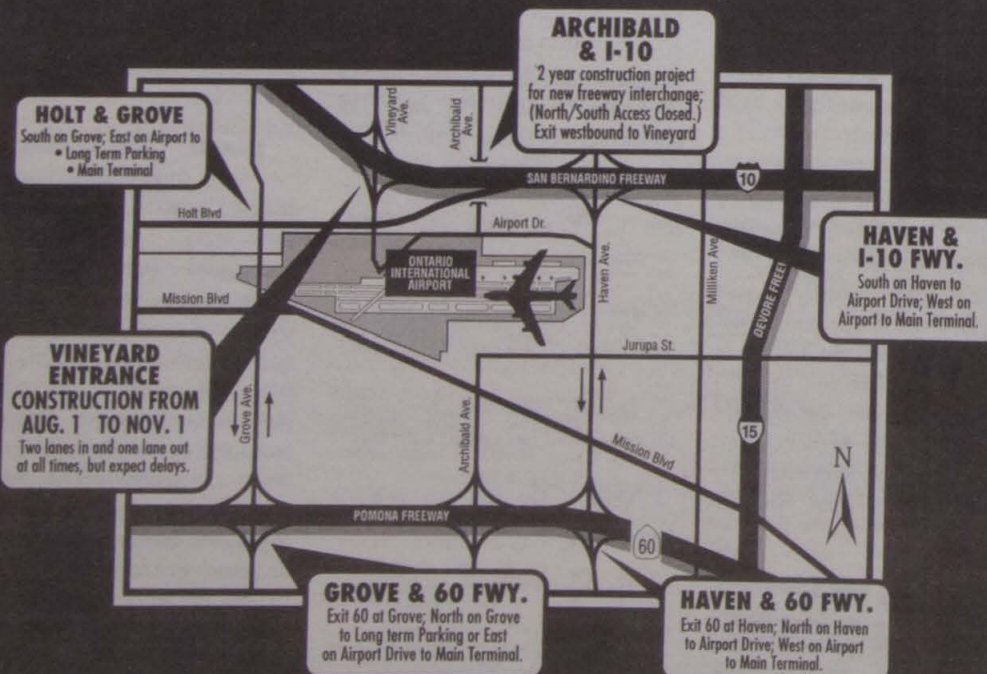
Eric Meeks is a Palm Springs resident, bookstore owner and political activist campaigning against the proposed airport expansion.

Notice to ONT Passengers

The Vineyard Entrance to Ontario International airport (ONT) will be under construction for the next 3 months. This much-needed project will add more traffic lanes in and out of the airport as well as improve the appearance of the main entrance to ONT.

Alternate routes to and from ONT are recommended (See Map). During peak travel times passengers may wish to give themselves 2 hours from the time they arrive at the airport until their flight is scheduled to depart. During nonpeak times, 90 minutes is recommended.

ONT peak travel times for Summer 1995 include:
Daily 6-7:30 AM and 8:30-10 PM;
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Corporate Profile

Calvin T. Lam, head of C & M Wood Industries in Hesperia and one of the recently-named Inland Empire Entrepreneurs of the Year, has led a life punctuated with intrigue, luck and the good old' American way.

Lam was born in Saigon, Vietnam in 1967. At the age of 10, he and his mother, Phuong Thao, emigrated to the U.S.—just days before North Vietnam overran the South. Lam and his mother were among the fortunate few to escape with their lives in search of a brighter future.

Today at a 4,000-square-foot plant in Hesperia, C & M employs 150 people and generates more than \$22 million in annual sales. The company is one of the largest private employers in the high desert.

"I learned at a very early age the bitter struggle for survival," observed Lam. He also learned a solid ethic of hard work from his late mother, who was the editor of a publication in Vietnam.

"She was a father, a teacher, and a friend to me as well as a mother," observed Lam. "She has been a very strong influence in everything I have undertaken."

At age 28, Lam's undertakings already are extensive enough to fill a book.

With the original goal of becoming a medical doctor, Lam's destiny was changed radically in his sophomore year of high school, when his mother died. Having no close relatives in the U.S., he was unable to

complete his high school education. Today, Lam, who speaks English and French fluently, sometimes refers to his efforts to graduate from the "University of Life."

"It was at this point, I think, that I developed most of the traits and intuitions that have guided me so far in business," Lam related.

Since 1988, Lam's C & M Wood Industries has produced all of the wood components used to make venetian wood blinds. The idea to manufacture wood blinds came from Lam's original partner, Shawn Huynh (pronounced "win"), whom Lam has since bought out. Huynh had worked for a supplier of wood blinds based in Anaheim. At the time, Lam was an auto broker.

The partnership's original venture was to start a service company that would only finish wood slats for other manufacturers, thereby keeping the capital investment to a minimum. The company was started with Lam's \$20,000 investment and five people working in a 2,000-square-foot warehouse in Santa Ana. The partnership was ready to run its first order 90 days after the lease was signed, when a problem suddenly hit—there were no ready-and-waiting customers. In fact, the needs of customers had changed; they wanted a supplier of finished wood products, not just another finisher.

"The customers were having a lot of problems," recalled Lam. "They were losing 50 to 60 percent in waste from the wood they sent to various finishers."

C & M Wood Industries



Calvin Lam found a way to produce high-quality wooden blinds—such as this set in his Hesperia office—at prices affordable by major Inland Empire customers.

To overcome the problem, Lam was able to convince suppliers to sell wood on 30-day terms, and his customers to pay in cash within 10 days. This allowed the inventory to turn quickly, and brought the price of the average blind down by 50 percent. Also, customers were impressed that the finished venetian blind product was in their hands in about a third of the time span as was previously required.

"We provided customers with a one-stop shop," said Lam. Those customers, he added, have grown to include the companies of Levelor, 3-Day Blind, Hunter-Douglas, Springs Industries, Del Mar and Joanna.

As it stands today, C & M Wood Industries takes milled wood in the form of one and two-inch-wide milled slats as long as 12 feet, finishes them with specially formulated coatings that are durable, flexible, and color-stable. They are then shipped around the world to be made into decorative and protective window coverings.

"Air" is the key reason that C & M relocated to Hesperia in 1990, Lam said.

"We are in the type of business that requires dry, hot air," he noted. "Also, the labor rate and labor pool up here (elevation 4,000 feet) is more reasonable, since the cost of living is less than in more populated areas. Third, the building cost (for 8,000 square feet at present) was more reasonable as well."

If there is a "secret" to C & M's success, it's being able to supply specially color-matched wood slats within a few days of receiving an order, said Lam. "That, along with rigorous quality control," he added.

Lam has developed an extensive sorting system in defined specifications that spells out which "sort group" would be suitable for each color.

Lam said he strives to create customer awareness and acceptability of the natural, inherent characteristics of wood.

"I believe it is time well spent to learn a customer's business and to find a way to respond to their individual needs in an efficient and economical way," said Lam. "A rapport with my clients remains my most important responsibility."

Also ranking high on Lam's priority list is his rapport with his own 150 workers. Lam stresses promotions from within the company, uses various incentive-based wage policies and makes a full medical/dental/retirement package available.

As for the future, Lam is bullish on the wood market—so much so that he talks of acquiring a wood source to make his plant fully integrated.

"We use northern hardwoods, from the Great Lakes area," Lam said. "Since wood is such an excellent commodity, we are looking into other product lines as well."

"Compared with other materials, wood doesn't wear and tear as much and provides better insulation. It's easier to clean, and has a beautiful, warm, rich, soft, solid and elegant look to it. No matter what kind of synthetic material is used, nothing can replace a product of real wood."

As another amazing facet of C & M Wood Industries, Lam and his partner Huynh designed and manufactured their own application machines. ▲

Claremont Research Institute Finds Some City Budgets Misleading

Continued from page 8

County. The 23-member research team included a city council member from both Anaheim and Laguna Beach, Orange County Supervisor Roger Stanton, Chancellor William Vega of Coastline Community College District and Dennis Aigner, dean of the Graduate School of Management at the University of California, Irvine.

The project involved collecting/reading more than 90 budget documents for fiscal years 1993-94 and 1994-95 from the governments under scrutiny. Also, the effort sought the opinions of officials of the governments under study, and solicited their approaches on improving local government's efficiency.

"There is a great variation in the way in which governments budget for services," the report concludes. "Services themselves are defined in different ways, and information about the level of service is variously presented, although often it is sparse or missing."

"Our experience leads us to recommend that a common budget format, or at least a common set of criteria for ascribing costs to services, would be of great advantage to elected officials, the press and the public."

Ideally, budgets compiled by all cities would use a standard format to show the basics of running various types of operations, says the report. For example, a standard

budget report on running a police department would require each city to provide an organizational chart, the number of sworn and non-sworn personnel, all salary and benefit costs, all apportioned overhead (with an explanation), the per capita expenditure and current crime rate.

"There is a great variation in the way in which governments budget for services..."

The Rose Institute report also found:

- Consolidating public water districts has not typically resulted in any significant savings. Instead, it's generally more effective to subject water districts to greater public scrutiny and private competition.

- Problems with water districts include their use of property taxes that would be better spent elsewhere, districts that appear to be poor stewards of public funds, and districts that are unnecessarily expensive.

- Nearly all 28 of the city officials surveyed cited privatizing or contracting out services as a good way to reform their own city's operations. Close behind were "consolidation" and "regionalization," or the concept of providing a service region-wide by one agency.▲

Commentary

Continued from page 6

Plan Update (BRPU).

The BRPU requires utility companies to continue to purchase power from so-called "alternative" energy producers, even though many utility companies do not need such new power generation. In fact, Southern California Edison reports that its next need to buy more energy won't arise until 2005! By forcing all utility companies to buy this additional, more expensive energy, residential and commercial customers suffer the burden of higher rates.

Just recently, the commission ruled to continue the BRPU, despite opposition from utilities and the increased cost it will place on con-

sumers. This decision stands contrary to the electricity deregulation plan.

Since the CPUC proposal to deregulate electricity was issued, public debate has been intense on what types of changes would encourage a productive marketplace while also protecting commercial and residential, urban and rural customers.

While the CPUC deregulation proposal takes a step in the right direction, unlike the BRPU, all parties involved should work to ensure that the approach finally implemented does not disregard public safety, fair rates or the existing utilities in which good-faith investments were made.▲

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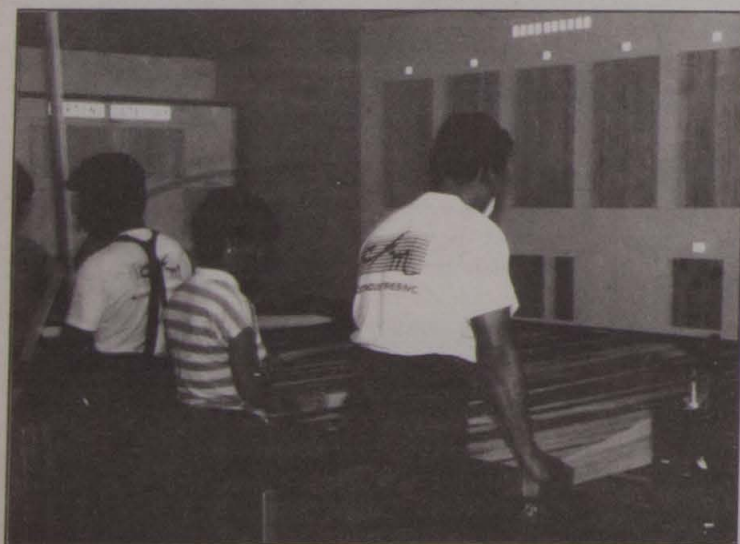
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Study of Harvard Business Class of '74 Shows Changing Economy's Impact on Career Choices

A new study tracking the Harvard Business School Class of 1974 suggests that America's most talented and ambitious young people no longer take paths through the upper ranks of corporate big business. Instead, they seek and find success in small and entrepreneurial enterprises, and as consultants and service providers to big business.

That conclusion, at least, can be drawn from "The New Rules: How to Succeed in Today's Post-Corporate World," a book by John P. Kotter and published by The Free Press (\$25).

A Konosuke Matsushita Professor of Leadership at Harvard Business School and an internationally recognized authority on managerial behavior, Kotter based his book on his own 20-year study that tracked 115 members of the Class of '74 through their careers. He supplemented his study, which included yearly questionnaires and personal interviews, with information from six other projects conducted between 1975 and 1993 that involved non-MBA executives.

What Kotter found was that the

Class of '74 was the first to encounter a major pattern-shift in the economy of the U.S. These individuals entered the work force in a period starting roughly with the 1973 Arab oil embargo. It was an era of diminished expectations that has been characterized as the end of America's sole dominance of the world economy. The labor market was crowded by an increasing number of baby boomers, coupled with limited opportunities in firms that had simply stopped growing.

Although they had no guidelines, Kotter demonstrates that the members of the Class of '74 were able to rewrite the rules and prosper in this increasingly "post-corporate" environment. In fact, the record of their financial success is astonishing. Confronting the toughest economy in memory, these resourceful men and women have already amassed an average personal net worth of more than a million dollars.

According to Kotter, the key factors affecting the Class of '74 are driven largely by the globalization of markets and competition. This shift in

the economy is altering the nature of managerial work, career paths, the structure and functioning of organizations, and wage levels. Kotter sees the modern corporation—big, bureaucratic and hierarchical—as a dinosaur in today's economy, struggling to survive by cosmetic "re-engineering" techniques and unable to check the staggering outflow of talent in the biggest "brain drain" since the Cold War.

Kotter's four major conclusions have broad implications for America in the 21st century. They are:

1.) What is required to succeed in business and management has been shifting over the last two decades in some very important ways.

That is, career paths and approaches to work that were winners throughout much of this century are no longer paying off. In a world of rapid changes, the unconventional often wins. Still, a significant number of people are still trying to use the old strategies, with frequent encouragement from most major institutions: big business, big labor, government and education.

2.) A shift in what is required to succeed is being driven by many factors, none of which is more important than the globalization of markets and competition.

Globalization, in fact, is increasing the rate of change and producing more opportunities as well as more hazards. People who are prospering today are the ones who are finding ways to capitalize on those opportunities. Those who are failing are being strangled by the hazards.

3.) Most of those who are doing well today in business and management are pursuing career paths that are less linear, more dynamic and more unstable than mid-20th century norms.

They are increasingly associated with small business and entrepreneurship, not the more bureaucratic Fortune 500 firms; with network-like structures, not big hierarchies; with leadership, not just management; and with financial deal-making, consulting and supplying services to big business.

4.) Successful use of these new

Continued on page 23

UCR Hooks Up With IBM on Software Project

Computer scientists at the University of California, Riverside believe a new agreement with a corporate heavyweight puts them on the cutting edge of software development.

Under its contract with International Business Machines, the university gets to join in the study of the computer giant's own "microkernel." As an example of its uses, a microkernel allows any IBM-compatible computer to run a program in, say, a Windows mode while also performing a task in another computing sys-

tem, such as UNIX.

"The agreement places our researchers and students in an elite position to analyze the new ideas coming into the industry," said Brett Fleisch, assistant professor of computer science at UCR.

A UCR spokeswoman called the microkernel "one of the newest and hottest developments in the computer software industry." It gives a computer running any microprocessor the ability to display, in effect, multiple personalities.

The new contract joins UCR with UC Irvine, Notre Dame, Carnegie Mellon

and Rennes in France as universities that have entered research pacts to use the IBM Microkernel technology in a variety of projects. UCR will receive five IBM Power PCs as well as the IBM Microkernel source code to explore the software's potential in mobile computing—including laptops and personal digital assistants (PDAs), or essentially handheld computers.

Microkernel technology may help to solve some of the barriers to mobile computing, said Fleisch, such as making it easier for remote computer users to share

and update information stored in a central location that is perhaps a great distance away.

At UCR, the IBM Microkernel also will be used in instruction, allowing students to learn how it works from a user's view. Students also will have a hand in helping to develop related software.

The three-year project involves support from the University of California Micro Program, aimed to create partnerships between industry and the state of California to support research in computer science.▲

'Eye of the Desert' Looks Ahead

Continued from page 3

Agua Caliente Band of Cahuilla Indians. The BIA is involved as an agent for the landowners as part of its responsibility to oversee Indian concerns in general.

About a year ago, BIA officials initially conceived of building a commuter rail station on the 333-acre site, at the northeast corner of Date Palm Drive and 30th Avenue in Cathedral City. That plan has evolved into the current Eye of the Desert concept, which calls for:

- A dome enclosing some 250,000 square feet of space, to be used as an indoor driving range as well as for special events, such as concerts. Booths along the dome's rim could house Indian cultural exhibits, Robbins said.

- Three hotels, each with at least 300 rooms.

- Retail shops and department stores extending from the dome to the hotels.

- Restaurants (including a food court), a water amusement park, a miniature golf course, arcade, a virtual reality attraction, a bowling alley, and theaters.

The BIA also expects to draw visitors from the greater Los Angeles area via an inter-city rail service. Robbins suggested that a trolley could transport tourists from Eye of the Desert to other attractions in the Coachella Valley as well. The Indian landowners and the city would possibly team up on creating the transportation hub, he added.▲

Inland Empire Profile



Marie Alonzo

Name: Marie Antoinette Alonzo

Occupation: Director of Facilities Management, San Bernardino County

Short Biography: Born in La Junta, Colo., and, up until the fifth grade, lived in Rocky Ford, Colo., the "Melon Capital of the World" (population 3,500). Eventually, moved to San Bernardino with her family. Attended Franklin Junior High and San Bernardino High School.

Family: Husband, Alex.

Hobbies: Collecting antiques, world travel, painting, study of indigenous people throughout the world.

Prior Careers: Started as an extra help clerk with the county's Building Services Department in 1963. Worked through the ranks until 1977, when she was named assistant director of county Building and Grounds. In 1982, Alonzo was named director of that department, which in 1984 was renamed as "Facilities Management."

Affiliations (partial list): Chairwoman, board of directors, San Bernardino County Central Credit Union; Women's Advisory Committee, Assemblyman Joe Baca's office; board member, Enterprise for Economic Excellence; vice president of governing board, Sinfonia Mexicana program of the Inland Empire Symphony Association; Hispanic Chamber of Commerce board; charter member, California Counties Facilities Services Association; Kiwanis member.▲

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Answers for the Inland Empire

How can cities in the Inland Empire compete against other states in keeping and attracting business and industry?

Jim Brulte, State Assembly
Republican Leader,
R-Rancho Cucamonga

One of the foremost impediments to business retention and attraction in the Inland Empire is the interference of government in the free market economy. Entrepreneurial capitalism cannot succeed if government is in the way.

Competition can be healthy and thriving by enacting a reform agenda that cuts personal, corporate and bank tax rates; reforms the civil litigation system, regulatory process and California's onerous prevailing wage laws; and educates our children based on the premise that they will compete in the global marketplace.

California ranks as one of the highest-taxed states in both personal and corporate tax rates. Further, 30 other states have either cut or proposed a cut in their tax rates this year. In order to set a level playing

field with other states, the tax burden put on California's families and businesses must be reduced. That is why I authored Assembly Bill 773, which would cut taxes by 15 percent over the next three years.

A reputation that is detrimental to California's business climate is that we are the "lawsuit capital of the nation." As an assemblyman, reforming tort law is a priority for me. Now, the fear of litigation is a primary reason cited by businesses that leave the state. Reform of the civil litigation system is key to retaining and attracting businesses. Specifically, reform should put a cap on punitive damage awards, require a reasonable relationship between actual damages and punitive damages, and eliminate tort claims by felons. Also, reform should address contingency fee arrangements and product liability.

California's regulatory system is in need of a major overhaul.

Consider that Scanivalve Corp., a manufacturer of scientific measuring equipment in San Diego, is moving to Spokane, Wash., where they received in just two weeks all of the permits needed to build a new headquarters. In California, that same process would likely have taken months. Enacting regulatory relief here would send a strong message to businesses—that government will do all that it can to relieve the red tape facing businesses.

We must change California's anti-business prevailing wage law, which works to increase state public works labor costs by as much as 20 percent. How is this possible? Suppose 15 painters are surveyed, with five making union-scale wages and the other 10 making lesser amounts. In setting the "prevailing wage" for these painters, California uses the amount at the higher end of the union scale—even though only a third of painters surveyed are mak-

ing that rate. As a co-author of AB 138, I intend to change the basis used to determine the prevailing wage so that California can compete with neighboring states.

Finally, we should strive to provide employers with workers who can adapt to constantly changing technology. To be in position to pattern students' educational skills to fit the demand, we should return the control of schools to the community.

Bill Leonard, State Senator,
R-Upland

In answer to your question on how cities in the Inland Empire can keep and attract business and industry, my Top Ten List follows:

- 1.) Safe streets, with a low crime rate.
- 2.) Good public and private schools, from pre-school to post-graduate.

Continued on page 25

14 More California Businesses Flee to Arizona

Of the 27 companies opting to move or expand to Greater Phoenix, Ariz. in fiscal 1994-95, more than half are from California.

According to the Greater Phoenix Economic Council (GPEC), the 27 new business "locates" over the last year included 14 from California, seven from the Northeast, three from the Rocky Mountain West, and one each from the nation's Mid-Atlantic, Midwest and Southeast regions. The companies average 150 employees in their new facilities, with an average capital investment of \$3.64 million in their new state.

"We are hearing a number of reasons from California companies on why they chose to locate here," said GPEC communications director Bruce Sankey, who added that the numbers of relocations and expansions were about equal in the final overall tally.

"Primarily, they cite California's general business climate, including the soaring costs of doing business," said Sankey. "Also, there are lifestyle issues, such as coping with

the wage rate vs. the cost of housing."

In its monthly newsletter, GPEC describes itself as "a public/private economic development partnership that represents Maricopa County government and the cities and towns of Phoenix, Mesa, Glendale, Tempe, Scottsdale, Chandler, Peoria, Gilbert, Avondale, Fountain Hills, Surprise, Goodyear, Buckeye, Litchfield Park and El Mirage." In June, the newsletter notes, GPEC sponsored a "mini sales mission" to Northern California, as well as two Semiconductor Industry Education Seminars "designed to spread the word about educational requirements for 5,000 technical and production jobs to be available at five, high-tech Phoenix-area companies during the next three years."

Of the 27 companies attracted last year, types of projects represented included 11 in manufacturing, 11 in office and two in distribution. The companies pay their workers an average salary of \$23,400, and required an average of 53,000 square feet of new space.

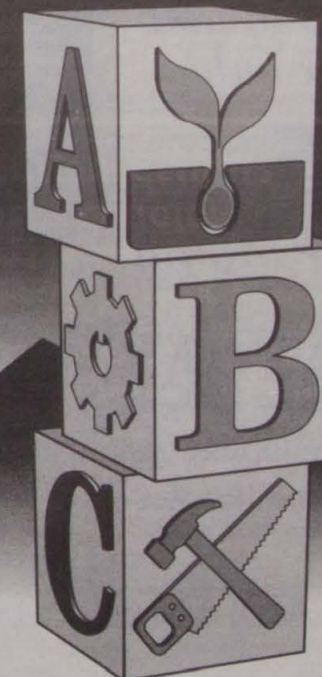
From California, Cigna

HealthCare Corp. and PJH Brands were among the latest major firms to jump to Greater Phoenix. Cigna, of Glendale, plans to open a 65,000-square-foot, 650-employee customer service center in northern Phoenix by September. PJH Brands of Gardena, a maker of motorcycle lubricants and various high-temperature paints, is moving its warehouse and distribution functions to a 35,000-square-foot facility with 10 employees in unincorporated Gila Bend.

Other California companies opting to move or expand to Greater Phoenix in fiscal 1994-95, each list-

ed with the number of primary jobs expected at its new Arizona facility, include: Fox Animation Studios, from Encino, 300; Alpha McClean, Azusa manufacturer, 125; Wells Fargo Bank of Concord (offices), 70; Pilgrim America Group of Los Angeles (office), 60; American Computer Group of Chatsworth (office), 55; Marc's One, Paramount manufacturing, 40; International Bedding, Los Angeles manufacturer, 40; Super Shuttle International of Gardena (transportation), 30; and Multispiro Inc., Irvine manufacturer, 30.▲

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by Martin K. Walker

The following list was originally compiled by William R. Cast M.D. in his newsletter "Medical Business Review." Although the list was originally directed towards the medical community, I think it is appropriate and accurate for business or industry of most any size.

Check out the list and see if any of these wrongs ring a bell. If you find that all 10 apply to you, maybe it's time to rethink your marketing entirely!

1. You shoot from the hip. You place your Yellow Pages ad right at deadline for each directory. You buy brochures as you run out. Your business presentation and customer information are done without an organized plan.
2. You make changes only when pressed. You mail brochures or set up newsletters only when a competitor is active, or when a

Ten Symptoms of Poor Marketing

new partner arrives. Marketing should not be a reactive program.

3. Your secretary is your marketing director. At many businesses, someone in the front office renews the Yellow Pages listing, orders pamphlets and brochures and answers questions about the business.

4. You duplicate what your competitors are doing. Instead of helping customers understand the value of your service, you go head to head against your competition. Imitation usually leads to mediocrity.

5. You do not budget adequately to achieve results. Whether it is to build a reputation as being the absolute best in your industry in the region or to stand off a challenge from a nearby competitor, you must fund your marketing plan to buy quality services. You can't get an airplane off the ground with a spoonful of gas.

6. You fail to do market research. Your sources of referral

Continued on page 42

Opinion: Bill Would Solve State's Civil Lawsuits Crisis

by Martyn Hopper

California Director,
National Federation of Independent
Business

State Assembly in 20 years.

The bill, which passed a legislative committee over trial lawyer objections, sets a reasonable outer limit on punitive damages at three times the economic damages. According to a recent study of punitive damage awards in California, some punitive awards have been as great as seven times the value of economic damages.

SB 31 also requires judges to set the amount of damages according to

certain guidelines, once a jury determines that a litigant is liable.

Punitive awards would be distributed as follows: 20 percent for public safety; 20 percent for education funding; 20 percent for state debt reduction; 20 percent for wildlife preservation; and 20 percent to plaintiff and the plaintiff's counsel.

Thus, whenever a civil fine is imposed, most of it will go to a public purpose, instead of continuing to

line trial lawyers' pockets.

The proposed legislation also includes two other long-overdue reforms. SB 31 protects 9-1-1 emergency dispatchers from unfair liability lawsuits for any advice offered during emergency calls. And, the bill ensures that a criminal cannot sue others for injuries sustained while committing a felony.

The latter provision grew out of a case in which a robber sued a San Francisco cab driver who had pinned him with the cab as he was fleeing the scene of his crime. The robber was awarded \$24,000, although the award ultimately was thrown out.

Fear of lawsuits is driving our National Federation of Independent Business members toward excessive caution, and costing them money. For example, American manufacturers shy away from making "dangerous" products such as motorcycle helmets, because the helmet might be found at fault when a motorcyclist is injured. Gone are the blue-collar jobs that once made these products.

In the spring, a Gallup survey found that 12 percent of 800 entrepreneurs polled nationally had been sued, and another 12 percent had been threatened with lawsuits. Only 2 percent of the entrepreneurs themselves had sued, since small businesses often opt to settle out of court when faced with funding a brutally-expensive legal defense.

California small business owners are scared, and that affects their productivity. A RAND Corporation study found that wrongful termination lawsuits not only deter businesses from settling in California, but the fear of lawsuits may have reduced hiring levels by 4 to 5 percent during the 1980s. That amounts to about 650,000 lost jobs.

In one wrongful termination case, two employees who quit their jobs were awarded \$89 million, including \$80 million in punitive damages. The judge threw out this award, saying it was so outrageous that it "shocked the conscience of the court to the point the court cannot countenance such a result."

SB 31 doesn't end the economic crisis abetted by out-of-control civil lawsuits, but it takes a big step toward bringing California in line with other states that are reforming their own tort systems. ▲

Business Leaders Behind Controversial Expansion of Palm Springs Airport

A group of local business leaders has formed a political activist group to campaign in favor of the proposed expansion of Palm Springs Regional Airport.

Not to be outdone, opponents of the plan to lengthen the airport's main runway from 8,500 to 10,000 feet reportedly also are forming a political lobby group.

Calling themselves "Citizens for Yes on M," the pro-expansion group filed legal paperwork in August with the offices of the Palm Springs City Clerk as well as the Secretary of State.

Palm Springs Airport Adds Airlines

Political and business leaders of the eastern Inland Empire said they expect lower fares to result from the recent addition of two airlines at the Palm Springs Regional Airport.

Airport officials announced in August that the Reno Air service will start a non-stop flight from Palm Springs to San Jose in October. Also, Northwest Airlines will begin flights from Detroit/Minneapolis to Palm Springs in December.

Some Coachella Valley travel agents say they're used to hearing local residents complain about the relatively high cost of flying in and out of the Palm Springs Airport.

"We hope the new airlines coming in will help our business," said Carlos Navia, an agent with Paradise Travel in Cathedral City. "We do get a lot (of passenger business) to Seattle and San Jose."

Palm Desert resident Don Barkett noted that a friend of his from New Orleans recently flew into Ontario International Airport for a fare of about \$600. The going rate for a similar flight from New Orleans into the smaller Palm Springs airport was about twice as much, said Barkett.

"One thing that I've heard repeatedly is people asking why is it so expensive to fly out of Palm Springs," said Art Lyons, a Palm Springs city councilman and chairman of a group trying to improve the airport's airline services in general. Lyons said Reno Air has a reputation as a carrier with competitive fares.

The cost of a Palm Springs-to-San Jose flight will be about 40 percent less than an existing rate for a flight to the San Francisco Bay area, said Sue Putnam, communications director of Reno Air. At present, no other airline offers non-stop flights from Palm Springs to San Jose, she said.

"We found that a lot of our Ontario passengers had Palm Springs as their

The legal procedure clears the way for the grassroots group to raise money for its campaign to persuade residents to vote in favor of airport expansion.

On Nov. 7, voters in the 40,000-resident Palm Springs will decide on whether the city should proceed with expanding the airport.

Square in the path of the pro-expansion movement are residents concerned that a longer runway will substantially increase noise levels above traditionally-placid Palm Springs neighborhoods. Foes also worry that the additional air traffic

would reduce their property values in an already sluggish home sales market.

Tim Ellis, general manager of Palm Springs Riviera Resort and Racquet Club, said about 18 people representing hotels, shops and restaurants attended the pro-expansion activist group's first meeting.

"We're interested in seeing the airport's master plan implemented over the next 20 years—not just the runway extension," said Ellis. "The \$122 million value of long-range improvements would have a staggering impact."

On the opposite side of the battle

line is Eric Meeks, Palm Springs resident and bookstore owner who helped to gather the signatures required to put the proposed expansion on local ballots as a referendum in the first place. Meeks said he's organizing a political action committee to urge residents to reject the expansion.

Meeks already is a member of the Residents Opposing Airport Rezoning and Expansion (ROARE), a non-profit citizens group that went so far as to file a lawsuit to block the expansion. According to ROARE spokesman

Continued on page 34

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Continued on page 34

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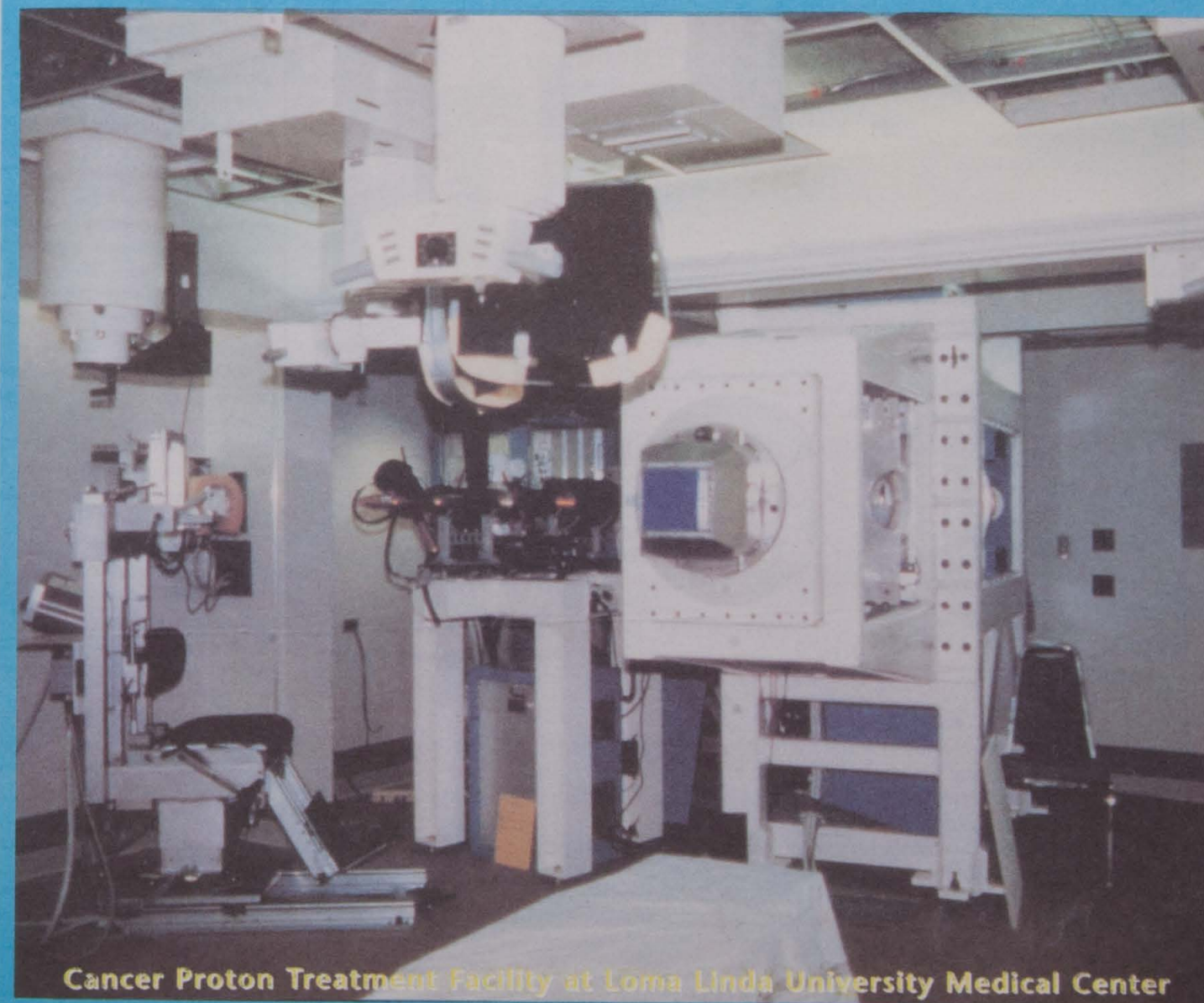
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Inter Valley HMO Expands Coverage Area, Keeps Focus

Three months since widening its service area to cover most of Southern California, the Pomona-based Inter Valley Health Plan hasn't strayed from its tried-and-true course to success.

According to James Taylor, president and chief executive officer of the 16-year-old, non-profit Health Maintenance Organization, the winning game plan has always been based on preventative medicine and a local focus.

"We have our niche," Taylor said.

"We believe health care is a local issue."

In June, California's Department of Corporations granted Inter Valley's request to expand into 75 more hospital and physician groups. The HMO previously was restricted to Riverside, San Bernardino and Orange counties, as well as the San Gabriel Valley.

Now, Inter Valley's service area—meaning, the area within which it is permitted to serve employer groups—spans all of Southern California, north of San Diego

County. For Inter Valley Health Plan's 53,000 members, the net result is that 51 hospitals and more than 9,000 physicians are now eligible to provide their care.

Unlike many of the mega-managed care systems left by the recent wave of mergers involving hospitals, physician groups and HMOs, however, Inter Valley has kept its local focus, said Taylor. And, although the expansion gives the Inland Empire HMO more strength and stability, there are no further plans to grow, he added.

"We'll continue to be non-profit, and we don't have any plans to expand beyond Southern California," Taylor commented. "Since 1979, Inter Valley has successfully shown that health costs may be controlled without sacrificing either the quality of care or the traditional doctor-patient relationship."

"We will continue to emphasize preventative medicine throughout our service areas, just as we always have in the Inland Empire."

Taylor said Inter Valley Health Plan has always prized doing business with small employers—companies with as few as three workers.

"To organizations that small, for example, we offer highly flexible programs, such as our Trilogy plan," said Taylor. "Trilogy allows members to flex between providers both within and outside of their own network of contracted physicians and hospitals."

The newly-expanded market should place Inter Valley on a similar playing field with such larger HMO competitors as CareAmerica, PacifiCare and FHP Health Care, Taylor said. Inter Valley, which has generated about \$125 million in annual revenues, is one of the two health insurance carriers for Riverside Employers Alliance for Community Health, comprised of the Riverside and Alford school districts, the city of Riverside and Riverside Community Hospital.

"We look forward to bringing our kind of flexibility, along with our comprehensive wellness programs, to the new areas with the same high level of quality and reputation for service for which they've become known," said Taylor.

Taylor added that the expansion plan, in fact, started as an effort to better serve those HMO members who commuted to the Inland Empire. So many quality hospitals were added by the expansion, he said, that Inter Valley now not only can serve those commuter members but also introduce the residents of many new areas to the benefits of a non-profit, full-service HMO.

To win its expansion bid, an organization is supposed to obtain a sufficient number of new contracts in its proposed service area. Besides 37 hospitals and 38 physician groups, Inter Valley entered agreements with ambulance services and skilled nursing facilities over the last two years, Taylor said.▲

Only Level 1 Trauma Center for Inland Counties Gives Status Report

by Dick Schaefer,
Community Relations Director
Loma Linda University Medical Center

One of the most professionally rewarding emergency cases at Loma Linda University Medical Center involved a 17-year-old Redlands woman who accidentally fell through a plate glass window.

In an unusually critical case, the woman nearly severed her arms and almost bled to death. Not only had the patient experienced a tremendous loss of blood volume, but caregivers—due

to the severity of the injuries—could not use either of her arms for the standard practice of determining blood pressure.

The young woman underwent extensive microsurgery to reattach nerves and blood vessels, and she survived with no residual problems. Later, her experience was featured on the popular television program "Rescue 9-1-1."

A hard fact is that the Loma Linda University Medical Center, southeast of the junction of the I-215 and I-10

freeways, is the only hospital designated by the state of California as a Level 1, regional trauma center for the four Inland counties of Riverside, San Bernardino, Inyo and Mono.

That designation means that the medical center provides the highest level of care to patients in an area spanning more than one-fourth of the entire state of California. It should be noted here that some trauma patients in this region will be taken to Reno or Las Vegas for care, should they happen to be nearer to the trauma care available

in those cities near the Nevada border.

In the Inland Empire, other hospitals designated for trauma care include Desert Hospital in the Coachella Valley, Riverside Community and Riverside General hospitals, and the San Bernardino County Medical Center. Also, the Inland Valley Regional Medical Center between Murrieta and Lake Elsinore in southwestern Riverside County recently was sanctioned as an entry-level trauma care center.

The primary difference between a
Continued on page 23



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— Ralph Waldo Emerson

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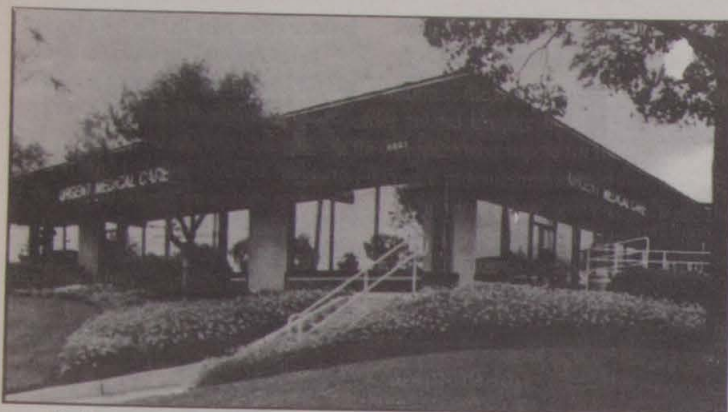
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Ask Right Questions When Choosing An Urgent Care Center



Besides care for the general public in non-life threatening situations, Central Avenue Urgent Care Center in Montclair offers full-service health care for companies.

by Robert P. Walker,

Marketing Director, Central Avenue Urgent Care Center

Owned by Pomona Valley Hospital Medical Center and opened a decade ago, the Central Avenue Urgent Care Center in Montclair offers health care services shaped to fit employer needs.

From 8 a.m. to 8 p.m. every day of the year, the center also treats the general public for various non-emergency (meaning "non-life threatening") situations. And, unlike most such free-standing centers, the Central Avenue center's link with Pomona Valley

called for by state guidelines. And, as a cost-saving measure, industrial cases initially treated in the hospital emergency department are followed up at the center in Montclair. Further, Urgent Care Center staff are available to help an employer develop a modified duty assignment for an employee recovering from a work-related injury.

Other services include on-site testing for companies with the potential risk of hazardous chemical exposure and conducting preventative health seminars, particularly to instruct employees about the dangers of back injuries due to poor lifting habits.

Hospital means that its patients have prompt access to top medical technology and specialists. That link is also important to a diverse range of Inland Empire companies desiring full-service health care for their employees.

A sampling of companies served includes Food 4 Less and Stater Bros., McDonald's Corp., Nordstrom, Wal-Mart, Sears, Sheraton Fairplex Suites Hotel and Everett Charles Technology.

Urgent Care Center Medical Director Victoria L. Shook M.D. noted that, whenever possible, center physicians follow a workers' compensation case from start to finish as

- Does the clinic have X-ray services on-site, and are the technicians' current credentials displayed?

- Can the facility provide specialty testing services, such as drug tests, audiometry, EKG, and testing to determine spinal injuries or impaired respiratory functions?

- Do the physicians encourage and support the use of modified duty programs?

- Will the clinic visit a company to evaluate its safety program?

- Does the clinic routinely call the employer to report an injured employee's work status and to keep the employer informed?

- Is the staff professional and eager to assist patients in a sensitive manner?

- Is the center open an adequate number of days and hours each week, and is the facility readily accessible with convenient parking?

- Are the reception area and examination rooms comfortable and clean?▲

When choosing an urgent care center, Pomona Valley Hospital administrators advise employers to consider the following questions:

- How many physicians are on staff, and what are their credentials and experience in emergency medicine?

- Is the center affiliated with a local hospital?

Industrial Injury Cost Control Makes Dollars and Sense

by Debbie Holmes-Enix,
Rehabilitation Technology Works of San Bernardino

In the quest to conquer an industrial injury monster of the 1990s—pain disorders involving the hands, wrists, shoulders and back due to cumulative trauma—the use of some common sense early on can head off the loss of a virtual wealth of dollars and cents later.

For an employer, a key to successful cost control involves prevention—that is, to identify and remedy work practices that pose injury risks. Another proactive strategy is so-called disability management, which aims to reduce the impact of an injury on a worker's ability to participate in employment.

Practical approaches to carrying out these strategies include:

- Job analysis, or the documenting of physical and psychological demands of a specific job. Findings can serve to improve job productivity and safety; determine essential job functions and reasonable accommodations under the Americans with Disabilities Act; help to set up a modified work program; and expedite the timely, safe return to work for the injured.

- Modified work, meaning a plan that in general encourages the early

return to work while maintaining the worker mind-set. A "modified" job might involve reduced hours, temporary reassignment of certain tasks to another worker, or changes to the work station.

•Ergonomics, the science of fitting job to worker. Well-designed and ergonomically-sound adaptive tools or changes in the work station can help to neutralize physical limitations. Employers should take care, however, to avoid feeling overwhelmed by the voluminous "ergonomic equipment" touted in therapy, office and industrial-supply catalogs. Before investing, it's wise to check into a manufacturer's success and safety track records.

An adaptation can be as simple as a rolled towel or small lumbar cushion to increase comfort while seated. More important than any gadgetry, though, is the close interaction of the worker, employer and health care providers in analyzing and solving problems.

Education, or teaching of self-responsibility in injury prevention and disability management to all employees. A worker who understands the particular job methods and work station that are best for him or her can usually adapt well to most any work environment for maximum safety and productivity. ▲

Study of Harvard Business Class of '74 Shows Changing Economy's Impact on Career Choices

Continued from page 12

strategies requires a drive to compete, self confidence in competitive situations and a will to keep growing and learning new things.

It also requires high standards, according to Kotter. In the current economic environment, people who fear competition, want security and demand stability are often sinking like rocks in a pond.

In light of the Harvard Business School's 87-year history, Kotter's findings are particularly surprising.

Trauma Center Report

Continued from page 21

Level 1 regional trauma center and the other lower levels is that patients ordinarily are not transferred from a Level 1 facility to another hospital. The exception to the rule is the "medically indigent adult" category of patients, or those patients who legally must be transferred to the local county medical center for care that is funded by the state and county. Some of these patients must be stabilized, however, before they can be transferred safely.

As a Level 1 regional trauma center, it is mandatory that Loma Linda University Medical Center have staff on its premises (inside the building) who could possibly be used in the care of an emergency patient, 24 hours a day. Hospitals designated at lesser levels of trauma care are required merely to have such staff on-call, ready to come into their hospitals on short notice.

Level 1 regional trauma centers also are required to establish and maintain trauma research and outreach programs.

The Loma Linda Medical Center emergency department was doubled in size in 1975. At present, it is licensed for 22 beds, and is about to be enlarged again—this time to 45 beds.

In 1994, the emergency department of Loma Linda University Medical Center served 1,535 patients with accidental and intentional injuries. Included were 420 injuries considered as minor, 1,014 major injuries and 101 fatalities. Of the injuries treated, 1,128 were determined to be caused by blunt-force trauma; 320 were "penetrating" wounds (such as gunshot or knife wounds); and five involved burns.

Pre-hospital and inter-hospital transportation were provided patients by a variety of means. Some 707 patients were transported by commercial ambulance, 231 traveled via some

Continued on page 26

The business school has always focused its curriculum on the workings of medium- and large-sized organizations—the so-called corporate America of big business and manufacturing. Until recently, there were few courses dealing with entrepreneurial and non-manufacturing enterprises at the business school.

The Class of '74, however, has moved from the traditional areas of employment to the more unconventional, more and more rejecting the

very companies that they were trained to work for. Consider:

In 1992, the typical MBA from the Harvard Class of '74 was working for a non-manufacturing firm that employed an average of 550 people.

In 1974, only 28 percent of the class took jobs with small businesses (firms with 1,000 or fewer employees); in 1983, that figure was 43 percent; by 1992, it was 62 percent. If this trend continues, 75 percent or more will be working in small business by

2004.

In 1974, for every graduate who took a job in manufacturing, two took jobs elsewhere; by 1991, only 21 percent were still in manufacturing.

In 1992, of those class members with net worth of more than \$5 million, 90 percent made their money in small business.

In 1975, 7 percent could be classified as entrepreneurs or owners; in 1992, more than 40 percent rated that classification.▲

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Riverside's Two Non-Profit Hospitals Drop Merger Talks

Negotiations toward a merger of Riverside's two non-profit hospitals have died—at least for now. However, officials at both the Riverside and Parkview community hospitals said they haven't given up all hope of joining forces.

"We still think an integrated system is the best way to go," commented Robert Blowers, president of Riverside Community Hospital's governing board.

"The possibility of a merger is not dead, but it's not going anywhere at the moment," said Dr. George Jukkola, Parkview's chief of staff.

According to a consultant's report last year, the changing economics of medical care could crack the fiscal structures of both hospitals. In fact, Parkview Administrator Ken Willes said his hospital's board is looking into teaming up with other medical organizations outside of Riverside.

"A lot of people are interested in the Riverside area," Willes said.

Paul Westover, president of the Riverside Medical Clinic, pointed out that having multiple hospitals in a city

generally is a boon to healthy competition. However, Westover also wondered whether both the Parkview and Riverside community hospitals can survive.

As insurance companies press doctors and hospitals to reduce their fees, the dollar for health care services gets tighter and tighter, said Westover.

Although both hospitals report that their finances are in the black, they continually must strive to stay profitable, said Blowers.

"I think both hospitals are at risk," he added. "Providers and payers and employers are going to be looking at two things—cost and quality. I think each of us is going to try to do whatever we can to get costs as low as possible and still provide the highest quality we can."

Willes said Parkview has implemented major programs to maximize the talents of its staff.

"A couple of years ago, when competitors were making decisions on which and how many employees to let go, Parkview's administration opted to . . . recognize the value of

teamwork and motivation at the workplace to achieve common goals," said Willes. "That's the key to providing high-quality, cost-saving health care."

Parkview Community Hospital, at 3865 Jackson St., is licensed to provide 193 beds, and has a total staff of more than 1,100, including 350 physicians and 360 registered nurses. With an annual operating budget of about \$145 million, Parkview's services feature a Diabetic Treatment Center, Curtis Cancer Center, Level III Intensive Care Nursery, Laser Surgery, and Maternity.

Riverside Community Hospital, 4445 Magnolia Ave., has 369 beds and a staff total that also surpasses 1,100, including some 470 physicians and 375 registered nurses. Services include Maternity, Heartcare Center, Inpatient and Outpatient Surgery, Sub-Acute Care and Home Health Care.

Other hospitals in Riverside are the 358-bed Riverside General, 9851 Magnolia Ave., and the 215-bed Kaiser Permanente Medical Center, 10800 Magnolia Ave. The County of

Riverside runs Riverside General, while Kaiser Permanente is part of a prepaid health maintenance organization owned by Kaiser Foundation Hospitals.

James Taylor, president of Inter Valley Health Plan in Pomona, said the trend toward mergers is a result of the health care reform movement in federal government. However, he added that the mergers haven't always appeared to be sensible.

"The concept appears to be that bigger is always better," said Taylor. "There is no question that all companies should . . . constantly be examining the market to position for future changes, but some of these changes don't even make sense to many of us who are in the industry."

As reasons for his questioning of some mergers, Taylor explained that medical care generally is a local industry centered around neighborhoods. He added that people tend to want ready access for dealing with their problems or questions, and, the more that companies expand geographically, the more inflexible they can become.▲

Answers for the Inland Empire

Continued from page 14

3.) A strong pro-business, pro-job attitude by every city employee, especially those who answer the phone and stand at the counter.

4.) Low taxes.

5.) Simple regulations, and only those that have been proven necessary, should exist. All must be implemented with a minimum of fuss.

6.) Minimal fees that are limited to the actual cost of the service rendered.

7.) Close relationships with utilities to ensure that water, electricity, gas and telephone services are always available in the volumes that a new or expanding business might need.

8.) A cooperative county that offers necessary county services with the same pro-job attitude as the cities.

9.) A cooperative state that's also pro-job, with systems that provide fair civil justice, effective workers' compensation and productive regional transportation.

10.) Dedicated elected and civic leadership committed to building a better community for all residents.

states for business and industry.

A key resource to highlight in the Inland Empire's campaign for business and industry is the region's status as major transportation hub for the west coast. Businesses that rely a great deal on shipping and receiving are particularly well-suited to the region. Specifically, the new International Airport at the former Norton Air Force Base, Metrolink, the Santa Fe Distribution Facility, the Worldpoint International Center

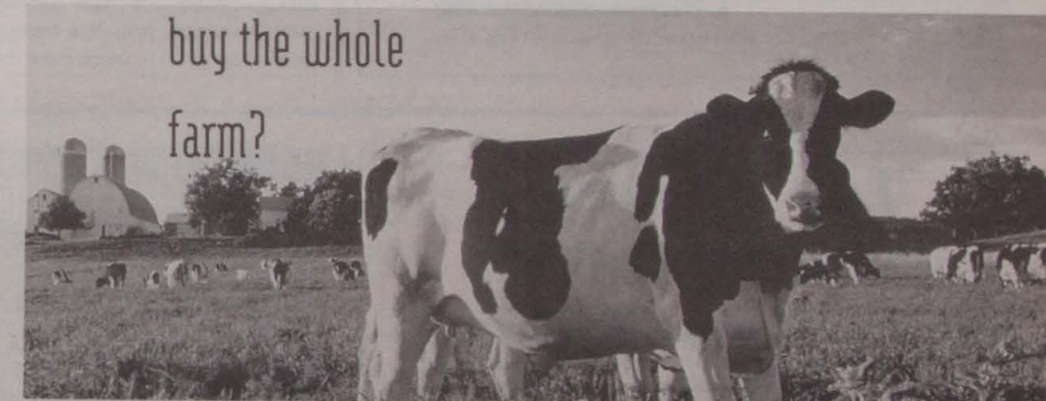
for Trade and the Superblock are all specific resources that should be highlighted in the business/industry campaign. Yet another resource that deserves mention is the Inland Empire's large and qualified labor pool.

Business owners also appreciate a quick response to their complaints by government agencies. As a recent example in San Bernardino, the city attorney and code enforcement offices aggressively addressed the

problem of drug use and prostitution that turned up in some downtown hotels. Both city law enforcement and the Redevelopment Agency have followed up by targeting these blighted areas to improve conditions.

In a nutshell, the Inland Empire can effectively compete to retain and attract business and industry, because this region offers some of the very resources that are most desirable to business and industry. ▲

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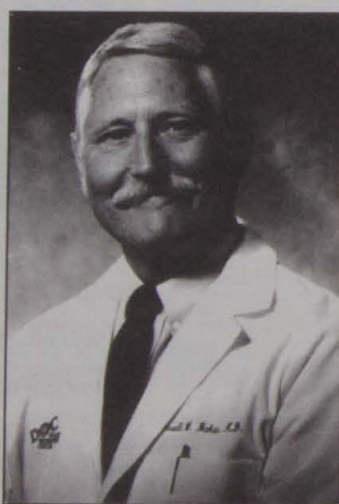
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Locations Throughout the Inland Empire

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Surgery Veteran Joins Desert Orthopedic Center



Russell W. Baksic, M.D.

Russell W. Baksic M.D., a 25-year veteran of orthopedic surgery, joined the Desert Orthopedic Center in Rancho Mirage during August.

Baksic comes to the Coachella Valley facility from Laguna Hills, where he founded a medical group and was in private practice for 18 years, said Desert Orthopedic Center Medical Director and Chairman Robert W. Murphy. Baksic retired

from active surgical practice in 1992.

According to Murphy, Baksic in his new position will focus on patient care and diagnosis, and specialize in disability evaluations. A native of Chicago, Ill., Baksic and his wife Jean reside in Palm Springs and have four adult children.

With offices in Rancho Mirage, Palm Springs and Indio, Desert Orthopedic Center is a comprehensive, multi-subspecialty care center with 10 surgeons, two physiatrists and a podiatrist. Specialties include hand and microsurgery, foot and ankle care, treatment of acute and chronic neck pain, spinal surgery, joint replacement, arthroscopic surgery, sports medicine and orthopedic trauma.

Baksic served two terms as chief of orthopedics and one term as chief of surgery at Laguna-area hospitals, including Saddleback Memorial Medical Center and Mission Hospital Regional Medical Center. Prior to establishing his practice in Laguna Hills, he served as a staff orthopedic surgeon to the U.S. Naval Hospital in Long Beach.▲

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Trauma Center Gives Status Report

Continued from page 23

mode of public safety transportation, and 234 flew by helicopter.

Helicopters are used for rescues, inter-hospital transfers and for organ procurement. The Loma Linda medical facility routinely has five helicopter flights a day to its two emergency heliports. One particular day in 1994, though, there were 14 flights. Often, both heliports are occupied at the same time.

Of the patients seen last year, 1,397 were either admitted to the Medical Center for observation, to the operating room, directly to one of the specialized care units, or for intensive care. Forty-three wound up being transported to other hospitals.

Toward meeting its Level 1 requirement to maintain trauma research and outreach programs, one of Loma Linda's efforts addresses youths from ages 13 to 18. This outreach program focuses on building self-esteem, alternatives to participating in gangs, and the potential effects of using alcohol/drugs on lifestyle.

Injury is the leading cause of death among children in the U.S. Although many Americans, perhaps a majority, are unaware of the problem, more chil-

dren die each year from injuries than from all childhood diseases combined.

In harmony with the National SAFE KIDS Campaign, Loma Linda University Children's Hospital initiated a SAFE KIDS Coalition. The National Campaign was developed in 1988 as a way to reach children, parents and caregivers in helping to reduce the number of unintentional injuries affecting children. Locally, the organization was geared to reduce unintentional childhood injuries, particularly traffic injuries, burns, drowning, poisoning, choking, falls, firearms and bicycle mishaps.

Examples of the efforts of the local SAFE KIDS Coalition are its bicycle safety-helmet program, which has distributed nearly 2,000 helmets to date. Also, an Inland Empire infant/toddler car-seat giveaway program has distributed about 500 car seats, and a fire safety program has provided smoke detectors and replacement batteries to more than 400 families in need. Finally, 86 lectures were delivered on passenger, pedestrian, water, gun and stranger-related safety policies as part of a local, school-based injury-prevention campaign.▲

Nationwide Study Shows Benefits of Managed Care

A recent study of more than 1,300 U.S. hospitals suggests that managed care does more than reduce health care costs; it's also resulting in shorter hospital stays and decreased mortality rates.

The study, conducted by consulting firm KPMG Peat Marwick, suggests that "managed care may have a positive impact on patient care."

"This is an extremely important survey, especially for seniors who are looking for cost-effective, preventative health care," said Michael Close, vice president of government programs for the Health Net Seniority Plus company. "This is a comprehensive report that points to improved patient care, as well as lower health care costs."

Earlier reports, by the

Congressional Budget Office and the federal Health Care Financing Administration, indicated that runaway health care costs are being controlled as more Americans enroll in managed care plans.

The KPMG Peat Marwick study shows that the lengths of stay for hospital patients in high-managed care markets are about 17 percent less than expected at first. Patient stays in low-managed care markets exceeded expectations by 17.5 percent.

The study also shows that actual death rates in hospitals in high-managed care markets are 8 percent lower than expected, based on the clinical condition of patients.

The study reveals that hospitals in San Diego, Los Angeles, Orange County, San Francisco and Sacramento—all considered as high-

managed care markets—have average lengths of stay and costs well below the national average.

"This is an extremely important survey, especially for seniors who are looking for cost-effective, preventative health care," said Michael Close, vice president of government programs for the Health Net Seniority Plus company. "This is a comprehensive report that points to improved patient care, as well as lower health care costs."

Close said California seniors in record numbers have been enrolling in managed care plans, because they offer benefits above and beyond Medicare at reasonable costs to members.

Health Maintenance Organizations in general help members by reducing their out-of-pocket costs for medical care as well as the rate of unexpected expenses. Compared with other health care options, HMOs also can serve to increase benefits, by providing such services as preventative health and wellness.

"Consider that HMOs are health plans where members can have little

or no monthly premium to pay, no copayments for doctor benefits and no cost for hospital benefits," said Close. "Plus, there's coverage for such services as routine physicals, dental, chiropractic and vision exams and podiatry services."

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Traditionally, many seniors have supplemented their Medicare coverage with medigap policies, which can cost up to \$2,000-a-year and cover costs that Medicare does not, Close pointed out. Under managed care plans such as Health Net Seniority Plus, a primary care physician is responsible for providing primary care to the patient, he said. Also, the primary care physician maintains patient satisfaction, and refers patients to specialists in hospitals when necessary.▲

Upland Firm Starts Computerized 'House Calls' Service

Jean-Daniel International Ltd. of Upland recently broke new ground in the medical services field with a computerized calling service for the elderly, shut-ins and those who live alone.

The innovative service provides as many as three telephone calls daily at the times of day prearranged by the client.

"Many people find that today's hectic lifestyles often do not leave enough time to make daily calls to their loved ones who live alone," said David Braun, co-chairman of Jean-Daniel. "We are excited to be able to fill that need in the community."

The service calls at the time(s) as scheduled for each day. The recorded messages are personalized for each individual. If the call is answered, the message directs the person to press "1" if they are okay, or to press "0" if they need assistance. If in need of help, or if no one answers the initial call, the computer automatically calls as many as three phone numbers of friends or relatives as provided beforehand.

The service also can be personalized to remind a client to take his or her medication or to let the cat out, or even to urge children to do their homework.

Nora Rothrock, Jean-Daniel co-chairman, recalled, "I myself was a latchkey kid. Both of my parents needed to work, and couldn't afford

to hire a baby-sitter for the two hours when I was home alone from school.

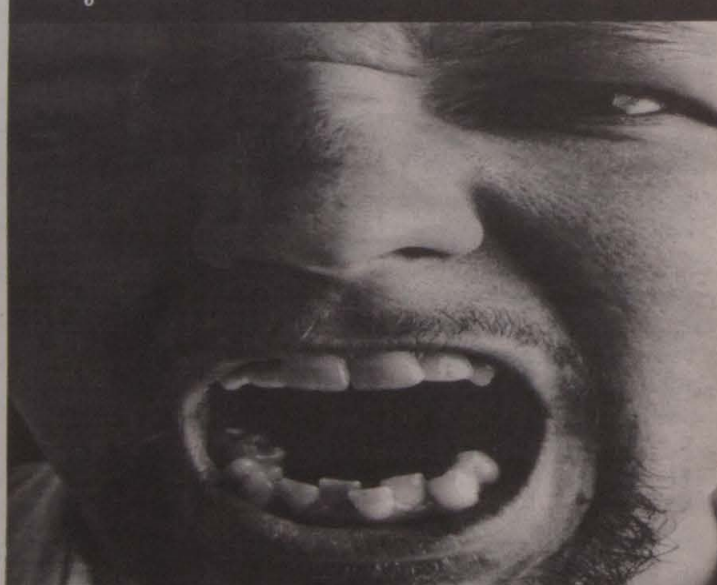
"Many people find that today's hectic lifestyles often do not leave enough time to make daily calls to their loved ones who live alone," said David Braun, co-chairman of Jean-Daniel. "We are excited to be able to fill that need in the community."

"My mother had set breaks at work, and she would always race to the phone on those breaks to call me. But, often there was a line at the pay phone, or I had not arrived home at a time that coincided with her break. I know that she was a nervous wreck by the time she got home if she had not spoken with me to see if I was okay. If this service had existed, I know it would have been a great comfort to her."

Since there is no costly equipment to be installed or maintained in the home, Braun said, the cost for the service is about \$1 a day. Fees may be slightly higher if long distance charges apply, he said.

A direct marketing firm, Jean-Daniel International specializes in selling information products in the U.S. as well as abroad.▲

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Steven Z. Rubin, M.D., F.R.C.S.

ANNOUNCES
the establishment
of his practice in the
Inland Empire
specializing in
PEDIATRIC
SURGERY



Dr. Rubin comes to the Inland Empire with a rich background of scholarly research and teaching activities, having served on the faculties of Jerusalem Hebrew University as well as the Universities of Chicago, Calgary and Ottawa. He also has extensive clinical experience as a Pediatric Surgeon, most recently at the Children's Hospital of Eastern Ontario.

Steven Z. Rubin, M.D., F.R.C.S.
399 E. Highland Avenue, Suite 527
San Bernardino, CA 92404
(909) 475-5855

HealthCare

Top Health Care Medical Clinics/Groups in The Inland Empire

Ranked by the Number of Physicians Employed

Medical Group Address City, State, Zip	# of Physicians: Employed Contracted	Organization: (IPA/Grp. Pract.)	Total Employees	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited Surg. Centers	Top Local Executive Title Phone/Fax
1. Kaiser Permanente Medical Center, Fontana 9985 Sierra Avenue Fontana, CA 92335	425	Multi-Specialty Group Practice	3,645	1943	100%	Yes	N/A	Phillip Carney, MD Area Associate Medical Director (909) 427-7800
2. Loma Linda Faculty Medical Group 11370 Anderson St. Loma Linda, CA 92354	400+	Medical School Faculty Practice	900+	1967	15%	Yes	No Yes	Roger Hadley, MD Pres., LLUHC Foundation (909) 799-3315
3. Pacific Physician Medical Group 1826 Orange Tree Lane Redlands, CA 92374 <i>Group includes U.S. Family Care in Fontana, Hemet, Hesperia, Menifee, Montclair, Ontario, Pomona, Rancho Cucamonga, Rialto, San Bernardino, San Dimas, Southridge, Temecula, Upland, Victorville & Wildomar.</i>	325 1000+	Multi-Specialty	3,500	1983	80%	Yes	Yes Yes	Gary L. Groves, MD President/CEO (909) 825-4401/798-9640
4. Riverside Physicians Network 5887 Brockton Ave., Ste. 100 Riverside, CA 92506	300+	IPA	40	1987	60%	Yes and Individual Physician Call Service	Yes Yes	Samuel Hammer CEO (909) 276-0263/276-3981
5. Riverside Medical Clinic 3660 Arlington Avenue Riverside, CA 92507	125	Multi-Specialty	925	1935	80%	Yes	Yes	Paul Westover Executive Director (909) 782-3834
6. Beaver Medical Group (Epic Mngt., LP) 2 W. Fern Ave. Redlands, CA 92373	108 500+	Multi-Specialty	846	1945	76%	Yes	Yes No	David DeValk Administrator (909) 799-1818/792-0189
7. Prime Care Medical Group Network 1915 W. Redlands Blvd. Redlands, CA 92373 <i>Group includes Desert Valley Medical Group, Victorville; Paragon Family Medical Center, Riverside, and Prime Care in Banning, Beaumont, Chino Valley, Coachella Valley, Corona, Hemet Valley, Imperial Valley, Moreno Valley, Redlands & Temecula.</i>	67 2,000	Multi-Specialty	900	1983	70%	Yes	No No	Prem N. Reddy, MD, FACC, FCCP Chairman/President/CEO (909) 307-8000
8. Desert Valley Medical Group, Inc. 16850 Bear Valley Rd. Victorville, CA 92392	45 100+	Multi- Specialty Group	500+	1985	50%	Yes	Yes Yes	Prem N. Reddy, MD President/CEO (619) 242-8000/241-0201
9. Inland Eye Inst. Medical Group, Inc. 1900 E. Washington St. Colton, CA 92324	20	Ophthalmology	200	1975	n/a	Physician On Call 24 Hrs.	Yes Yes	William K. Chow Chief Operating Officer (909) 825-6090/825-4778
10. Inland HealthCare Group 2150 N. Waterman Ave. San Bernardino, CA 92404	18 200+	Multi-Specialty	115	1989	70%	Ext. Care	No n/a	George Browning CEO (909) 880-6004/887-3515
11. San Bernardino Medical Group, Inc. 1700 N. Waterman San Bernardino, CA 92404	16 100+	Multi-Specialty Medical Group	100	1954	50%	Ext. Care	No No	James W. Malin CEO/Administrator (909) 883-8611/881-5707
12. Chino Health Care Center 12111 Central Ave. Chino, CA 91710	15	Family Practice, Industrial Medicine	48	1983	2%	Yes	No No	Dr. Gary Taft President (909) 628-6011/627-0174
13. Desert Orthopedic Center 39000 Bob Hope Drive Rancho Mirage, CA 92270	14	Multi-Specialty Comprehensive Orthopedic Care	100	1976	5%	Yes- by Referral Only	Yes	William G. Thompson, C.P.A. CEO (619) 568-2684/779-8395
14. Orthopedic Medical Group of Riverside, Inc. 6800 Brockton Ave. Riverside, CA 92506	12	Orthopedics & Occupational Medicine	85	1965	20%	Yes	No No	Donna Lindsay Executive Director (909) 683-0650/683-0988
15. Computerized Diagnostic Imaging Center 4000 14th St., Ste. 109 Riverside, CA 92501	10	MRI, CT, Nuclear Medicine, Ultrasound, Diagnostic Radiology	45	1987	1%	No	No No	Denise G. Leslie Administrator (909) 276-7529/276-7543
16. Computerized Diagnostic Imaging Center 6485 Day St., Ste. 101 Riverside, CA 92507	10	CT, Mammography, Ultrasound, Diagnostic Radiology	10	1987	1%	No	Yes No	Denise G. Leslie Administrator (909) 653-3654/656-2048
17. Diagnostic Breast Imaging Center 4500 Brockton Ave., Ste. 219 Riverside, CA 92501	10	Mammography Stereotactic Breast Biopsy	5	1987	None	No	Yes No	Joan Dalton Administrator (909) 276-7550/276-9883
18. Hospitality Dental Group 164 W. Hospitality Lane, Ste. 14 San Bernardino, CA 92408	10	Dental Orthodontics	44	1980	None	24 Hour on Call	No No	Diane Meehan Office Manager (909) 888-7817/381-0687
19. Ontario Industrial Medical Clinic 1804 E. Elms Ct. Ontario, CA 91764	8 12	Occupational Health, Industrial Medicine	25	1980	None	Yes	No No	Sandy Martinez Office Manager (909) 986-2140/395-0800
20. Redlands Family Physicians 245 Terracina Blvd., Ste. 208 Redlands, CA 92373	6 45	Group Practice	15	1981	50%	Yes	No No	Sandy Derryberry Executive Director (909) 798-7766/792-8627
21. Chicago Avenue Industrial Medical Clinic 1760 Chicago Ave., Ste. 13 Riverside, CA 92507	6 10	Occupational Health, Industrial Medicine	17	1980	None	Yes	No No	Greg Speer Clinic Manager (909) 781-2200/781-2220
22. Pomona Industrial Medical Clinic 2631 Pomona Blvd. Pomona, CA 91768	6 10	Occupational Health, Industrial Medicine	15	1980	None	Yes	No No	Therese Hernandez General Manager (909) 594-7551/598-1599
23. Coachella Valley Dental Group 69-730 Highway 111, Ste. 105 Rancho Mirage, CA 92270	6	Dental Orthodontics	16	1982	None	24 Hour on Call	No No	Janet Bivens Office Manager (619) 321-8869/324-9929
24. Hospitality Dental Group 4960 Arlington Ave., Ste. A Riverside, CA 92504	6	Dental Orthodontics	20	1982	None	24 Hour on Call	No No	Heidi Dusseau Office Manager (909) 359-4911/(800) 743-7565
25. FirstMed 6485 Day St., #302 Riverside, CA 92507	5	Occupational & Industrial Medicine	11	1991	N/A	Yes	No No	Donna Lindsay Executive Director (909) 653-5291/653-2440
26. Milauskas Eye Institute 555 E. Tachevah, Ste. 101-E Palm Springs, CA 92262	4	Ophthalmology Group Practice	40	1980	30%	Yes	No Yes	Albert Milauskas, MD Medical Director (619) 327-1561/340-1940
27. Milauskas Eye Institute 39700 Bob Hope Dr., Ste. 109 Rancho Mirage, CA 92270	4	Ophthalmology Group Practice	40	1980	30%	Yes	No Yes	Albert Milauskas, MD Medical Director (619) 340-3937/340-1940
28. Rancho Dental Group 9267 Haven Ave., Ste. 160 Rancho Cucamonga, CA 91730	4	Dental Orthodontics	8	1988	None	24 Hour on Call	No No	Doilene Graham Office Manager (909) 989-3566/(800) 743-7564
29. Mojave Valley Dental Group 14285 Seventh St. Victorville, CA 92392	4	Dental Orthodontics	11	1986	None	24 Hour on Call	No No	Kathy Porter Office Manager (619) 243-7957/(800) 743-7563
30. Mission Osteopathic Med. Ctr.(COMPNET) 360 E. Mission Blvd. Pomona, CA 91766	3	Family Practice Group	14	1983	None	Yes	No No	Dr. Anne E. Musser Clinic Director (909) 865-2565
31. Rehabilitation Technology Works (RTW) 2195 Club Center Drive, Suite G San Bernardino, CA 92408	0	Comprehensive Outpatient Rehabilitation	29	1993	10%	No	No	Mary Foto, OTR President (909) 824-9675/872-8216

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764. Researched by Jerry Strauss. Copyright 1995 Inland Empire Business Journal.

HealthCare

Temecula Venture Offers Helping Hands to Bridge Deaf, Hearing Communities

A new, Temecula-based business provides a nationwide network of skilled, sign-language interpreters to help bridge the gap between people who cannot hear and those who can.

Named "HANDS," the venture of Callie Eastman and Sharlene Watt—both single mothers—aims to help employers and government agencies to simplify compliance with the Americans with Disabilities Act (ADA). For example, the ADA requires businesses with 25 or more employees to make "reasonable accommodations" for the hearing impaired when it comes to such significant communications as job interviews.

"This is a federal law that businesses must comply with, but seldom have the resources to do so," observed Eastman.

In a nutshell, Eastman and Watt said they hope to help satisfy the needs—business as well as personal—of both the hearing and deaf populations.

"We've found that there is not a lot of community awareness for the deaf culture," said Eastman, former owner of a temporary employment agency.

"They are a proud segment of the population, and should have the same access to meeting their needs as others are required by law to have."

Besides the business arena, the need to communicate with the hearing-impaired can and does surface in most

for communication in situations where it might otherwise be very frustrating, if not impossible," said Watt. "Our goal is to have a database that includes specialized interpreters with an in-depth knowledge of many technical fields."

After two months of searching,



Jerry Stedry (left) of Temecula talks to California Highway Patrol officer Brian Keene through HANDS interpreter Laurie Bologa.

everyday circumstances, noted Eastman and Watt. To illustrate, they cited the public meetings of government agencies, traffic accidents, and crime scenes.

"HANDS provides the opportunity

HANDS has recruited a viable base of interpreters, said Eastman. "Nationally, there are only about 26,000 certified interpreters—with just 240 in California," she said.

HANDS accepts interpreter appli-

cants based on video tapes and references as required. Once accepted, interpreters must pay a \$25 first-year registration fee. HANDS provides their identification badge, business cards, policy manual and business forms, and also pledges to use a portion of the fee to promote the growth and awareness of HANDS through advertising and marketing efforts.

To clients, HANDS provides a toll-free number for the 24-hours-a-day service. "Whenever a client needs an interpreter, we try to match that client's needs to an interpreter's skills," said Watt. The client's flat rate to use the service is \$45 an hour.

"Right now, we need to make sure that the deaf community has a service suitable to their needs," said Eastman. "We also need to find skilled interpreters, and we have to find work for the interpreters we recruit."

HANDS also is enlisting doctors across the nation who agree to pay \$10 monthly to gain access to the interpreter services.

To contact HANDS, call (800) 737-9889 or (909) 699-2267, or write P.O. Box 2372, Temecula, CA. 92590-2372.▲

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- COMMUNITY CONVALESCENT CENTER - (909) 887-6481
(formerly Pacific Park Convalescent Hospital)
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- COMMUNITY ADULT DAY CARE - (909) 862-8220
 - Day time program for health maintenance of frail elderly and Alzheimer's patients
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HealthCare

Keeping a Lid on Stress Can Cap Workers' Comp

By Bill D. Hager

California's legendary Democratic Assembly Speaker Willie Brown found out about workers' compensation stress claims the hard way. He bought a radio station and told staffers they would be fired if the ratings didn't improve within 90 days. When the deadline arrived, everyone filed a stress claim.

Every job has its stresses, but only rarely does that stress become or contribute to a compensable injury or illness. For much of the eight-decade history of workers' compensation, psychological injuries were either not recognized at all or accepted only indirectly. Over the last two decades, workers' compensation has expanded to include all occupational illnesses, including stress-related mental illnesses.

Stress claims come in three ways. Mental/physical claims occur when mental stress pro-

duces a physical outcome. The classic example is the heart-attack suffered by the hard-driving executive.

Physical/mental claims are the product of a physical injury, such as the depression that may afflict a worker who has lost an arm. These kinds of claims are direct descendants of the traditional workers' compensation claim, most of which involve specific physical injuries.

The third, and most controversial stress claim is the mental/mental claim, when the mental injury is not associated with any physical injury. One of the first of these cases was the New York secretary who heard a crash in her boss' office and, upon opening the door to investigate, discovered he had committed suicide. The grisly death so upset her she was unable to return to work. However, it did not take long for mental/mental claims to drift away from reactions to a specific, horrifying event to more general

job-related mental illnesses.

The trouble was, the more the claims wandered from a specific event, the easier it was to fake them. Mental injuries are easy to claim and hard to disprove. Some even began to appear after the fact, with laid-off employees citing the stress of the layoffs.

During the 1980s, as courts in about half the states came to accept mental/mental claims, their number grew swiftly. In California, they rose 47 times faster than disabling injury claims; in Wisconsin they increased 15-fold between 1978 and 1985. And they can be expensive, averaging 52 percent more than the average lost-time case, in part because the pre-injury wages of the affected workers tend to be higher. Stress cases also tend to last longer and are more likely to produce litigation.

Mental/mental claims evolved through court decisions. And legislatures, including California's, have been quick to

tighten standards in response to reports of abuses. Seven states have never recognized such claims, and most states now insist upon connection to sudden, frightening or shocking events or require documentation of unusual stress, in excess of the daily norm. A handful of states still accept mental injuries even when the normal workings of the job produce them. In response to these stricter standards, a recent study by the National Council on Compensation Insurance, Inc., showed mental/mental stress claims peaked in 1987 and have dropped back steadily ever since. A rough consensus has been formed; stress is an accepted source of work-related disability, but the connection to the job must be strongly established.▲

Bill D. Hager is president of NCCI (National Council on Compensation Insurance, Inc.), a not-for-profit organization that is the nation's largest provider of workers' compensation data, products and services.

Former State Politico Accused of Fleecing Taxpayers

By State Senator Bill Leonard, R-Upland

My latest "Golden Fleece Award" goes to William Bennett, a former member of the State Board of Equalization who was awarded \$73,778 in workers' compensation benefits for "stress related injuries" he allegedly suffered as an elected official.

Originally, the workers' compensation system was meant to

ensure that workers injured on the job would get prompt medical coverage without assigning any blame for their injury. Besides physical injuries today, however, workers can collect on workers' comp claims for mental stress.

At the time of Bennett's claim, the law required that a mere 10 percent of a person's stress be caused by work. Fortunately, reforms since then have added a requirement that work be the pre-

dominant cause of the stress in order for the employee to be eligible to claim any workers' comp benefits.

Readers may be wondering what caused Mr. Bennett to be so stressed. After all, most all elected officials in California seem to cope with the pressure of public service. Bennett, however, was not your ordinary public servant. In 1991, he was charged with 23 felony counts of filing false expense reports. In a plea bargain, Bennett pleaded "no contest" to one count of filing a false expense report. He reimbursed the state \$5,500 and agreed to perform 200 hours of community service.

There's little doubt that Bennett was under a lot of stress. He had committed a crime, betrayed the public trust, lost a substantial sum and been kicked out of office.

In February 1995, a workers' compensation referee awarded Bennett the \$73,778 in permanent, partial-disability payments for

heart problems that Bennett claims arose during his employment on the Board of Equalization. He will also receive unspecified medical expenses for ongoing health problems. His attorney was awarded \$9,000 for working on this claim.

This misuse of state funds was compounded by a lack of action by both the board itself and the State Compensation Insurance Fund, which manages the board's workers' compensation cases. The referee's decision to grant Bennett the large sum could have been appealed by the State Fund within 25 days. However, no appeal was filed—that is, not until after the whole, sordid story was reported by the media on March 10.

The Workers' Compensation Appeals Board denied State Fund's request for a discretionary review, since it was filed past the legal deadline.

And so, the taxpayers will provide William Bennett with \$73,778.▲



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HealthCare

Developmentally Disabled Workers Gain in Skills, Self-Esteem

by Tad Benson

Organizers of a Montclair-based program for the developmentally disabled say their enclave of potential workers can bring some solid benefits to companies that hire them.

"If we didn't produce, we'd be out of business," observed Mike Rees, a job coach for Diversified Industries—one of six programs that comprise the not-for-profit Ontario Pomona Association for Retarded Citizens (OPARC). Rees trains a group of workers with developmental and/or vocational disabilities, with the aim of placing them as wage-earners in an industrial setting.

Safariland is among the Inland Empire companies to subcontract with Diversified Industries most recently, filling 11 of some 400 job slots at its Ontario warehouse. Scope of the new jobs covers assembling, preparing orders for shipping, sorting, packaging product and janitorial.

"The workers provided by Diversified Industries have been a

great benefit," said David Lundt, vice president, manufacturing at Safariland. "Their reliability and

ance eliminated, job coach provided at no cost, enhanced community image, and individualized training."



Diversified Industries worker Jack (left) and job coach Mike Rees work on product-sorting skills.

'can-do' attitude rubs off on everyone."

In the program's fourth year, Diversified's overseers tout a variety of advantages—especially to companies in the market to add temporary staff at a low cost. As other benefits, an OPARC brochure lists "limited extra insurance coverage needed, workers' compensation insur-

Ranging from major corporations to start-up ventures to government agencies, Diversified Industries' customers have included Millers Outpost, Aeroject Ordnance Company, Altrade Inc., Gentex Corp., Perkin-Elmer and Con-Tech Plastics. The program's labor pool totals about 120, trained and experienced in such services as labeling,

collating, sorting, mailing, soldering, drilling and deburring, and the skin, blister and shrink methods of packaging.

"As a job coach, it helps to be creative," said Rees. "You have to train their co-workers as well, and tell them about disabilities."

To increase workers' value to an employer as well as their own self-esteem, Rees said that he focuses on cross-training his group.

"Every three months, I write up job responsibilities for every member of the enclave to provide to company management," he noted.

On his own attitude prior to employment at Safariland, a worker in the enclave known as Maurice said, "I was timid and shy when I got here. But, I can go anywhere now."

On the best way to handle a mistake on the job, Maurice said, "Just correct it . . . you gotta believe in yourself."▲

For information on services available to companies through Diversified Industries, OPARC officials advise calling Job Developer Ted Benson at (909) 982-4090.

Indio Hospital's New CEO Seeks Ties With Insurance Companies



Michael A. Rembis

Michael Rembis, new chief executive officer of John F. Kennedy Memorial Hospital in Indio, feels the time may be right for managed health care programs to flourish in the eastern Inland Empire.

Rembis pointed out that the East Valley has a growing population of permanent residents who have been drawn to the new, affordable housing there.

"Health Maintenance Organiza-

tions (HMOs) and Preferred Provider Organizations (PPOs) may be the most cost-effective means of providing quality health care to these people, while offering the most health care options," said Rembis. "Managed care may provide patients with increased choices in selecting doctors and hospitals."

"We need to develop strategic alliances with insurance companies, who are concerned with cost containment," said Rembis. "We need to work closely with employers, so that they recognize the choices available to them."

Meanwhile, health care experts nationwide predict that a substantial chunk of America's hospitals will close in the next 10 years. Those forecasts generally are based on the apparent intentions of Congress to make deep cuts in Medicare and

Medicaid—the government's health-care programs for the elderly and poor, and a primary source of income for public hospitals.

Burt Margolin, a Los Angeles County health authority, predicted that one to three of that county's six public hospitals might be forced to close this year.

As chief administrator at the Indio hospital, Rembis stressed that his goal is to provide insight into how to meet his community's health care needs most effectively—both now and in the future.

"We need to develop strategic alliances with insurance companies, who are concerned with cost containment," said Rembis. "We need to work closely with employers, so that they recognize the choices available to them."

"We also need to educate the community, while working closely with our physicians to maximize health care options and minimize costs. And, we need to accomplish all this while maintaining the high quality of care that people expect and deserve."

Rembis became familiar with the Indio area as an administrator for 13 years at the Eisenhower Medical Center in Rancho Mirage. Rembis cited his tenure as a CEO/administrator at Alvarado Hospital Medical Center in San Diego as another good training ground for dealing with today's dynamics of managed care and competition.

"San Diego is one of the nation's leaders in health care reform," offered Rembis. "Nearly 70 percent of the population there is covered by some form of managed care program. Hospital physicians, employers and individuals have all adapted. "Now that I'm back home in the desert, I see the emergence of managed care in our community as natural and imminent."

According to the National Public Health and Hospital Institute, the popularity of HMOs, which stress preventative care, has led millions of insured patients to forego hospitals for less-costly clinics and doctors' offices.▲

HealthCare

"Ask the California Venture Forum" addresses questions of interest to business owners and entrepreneurs and is a project of faculty from California State Polytechnic University, local business leaders, and the Inland Empire Business Journal. Responses are prepared by Forum members. The California Venture Forum showcases entrepreneurs and businesses every other month in an effort to help them obtain financing. If you are interested in becoming a presenter or would like more information about the California Venture Forum, contact John Tulac at: (909) 860-5852

Ask The California Venture Forum

by Lyman Stucky

In September, millions of students return to classes. Is there a "back-to-school" season for business managers? Don't YOU flunk out in certain areas of business, as I once did. Instead, learn to benefit from the common mistakes of others, a sampling of which follows.

Don't Quit the Day Job Too Soon

Even if your new business is starting to show signs of life, most often you are best advised to keep your usual, regular income coming

in—at least until you can prove that you can survive solely on the new business's NET income. I once walked away too soon from a good job, an ongoing income source that would have been most useful during the early months of my business venture.

No Time Off, No Fun

Don't ignore the pleasures of a bike ride, a walk in the woods or a day at the beach. Working 16 to 20 hours a day, seven days a week will soon absolutely drain you of creative insights—the type of insights that could help you to accomplish some of your most important business tasks in less time. Escape for a day and recharge!

Ignoring Sales to Seek Capital

ESPECIALLY if you are worried about running out of money, it's usually not wise to taper off sales work just to pursue some investor. Consider these alternatives: really clamping down hard on expenses, a layoff of nonessential staff, and reducing amenities for the remaining staff. Maybe you can get by without that investor, after all. And, you'll probably be

'Back-To-School' For Business

far better off if you can.

Pricing Services/Goods Too Low

What matters most is not the price that the client pays, but rather the value that he or she gets. If you provide superior services, price them accordingly. Let the cheapskates go elsewhere and get what they deserve. The relatively fewer clients you serve at a higher price will appreciate your results—as well as the fact that you're reasonably available and not running yourself ragged with unprofitable clients.

Avoiding Accounting

Even if you hate accounting, discipline yourself to sit down and regularly tabulate your expenses and income. Learn how to calculate a few handy figures, such as net profit and bank balance. I once cleverly avoided these tasks for months at a time—at a great, long-term cost.

Review Phone Bills

Consider cutting off your "800" telephone number. For my firm, it was a huge liability. This seems contrary to the "make

things convenient for the customer" philosophy. Yet, if customers want what you have, they'll call at their own expense. Remember, most realize that you are including any toll-free phone services in your final price to them.

While you're at it, consider doing away with your "business reply" envelopes as well.

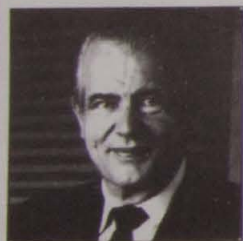
Hesitant About Termination

In most cases, it's often best to simply let people terminate themselves by failing to perform according to the terms of their employment. Don't be overly concerned about losing a mediocre employee—you won't believe how your whole business synergy can perk up with one or more eager, new employees who are willing to do things the right way (which is not necessarily your way, either). Get rid of the dead-wood.▲

Stucky is a board member of the California Venture Forum. He may be contacted at (909) 983-7185. The next Venture Forum is slated for Nov. 8 at the Kellogg West Conference Center on the Cal Poly Pomona campus. For information, contact Seta at (714) 252-7500.

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Business Leaders Behind Controversial Expansion of Palm Springs Airport

Continued from page

Keith Willis, the group's legal fight prevents it from acting alone to advocate a position on the expansion project.

Dave Rolston, general manager of the Marriott Desert Springs Resort & Spa in Palm Desert, said, "Our concern is that voices have been raised passionately on the airport issue, and, in their minds, it would adversely affect them. The rest of us need a reliable airport."

According to Rolston, the livelihoods of 2,000 employees that work

for Marriott's three properties in the valley are affected by the rate of local air travel. Because of a lack of available airplane seats, he charged that Marriott's Desert Springs lost a convention client that could have brought in 1,400 visitors and \$1.5 million in business starting in March 1998.

"Even in season, getting there is difficult," said Rolston.

The \$35 million Palm Springs Convention Center is just a mile-and-a-half from the Palm Springs Regional Airport. Within a three-

block radius are some 1,600 hotel rooms.

Willis counters that a longer runway could serve to hurt tourism, since many travelers seek out Palm Springs for its reputation as a haven of peace and quiet.

In 1939, with a world war about to break out, the U.S. Corps of Engineers chose Palm Springs as a place to build an Army Air Corps landing field. Palm Springs offered a dry climate and surrounding mountains that gave shelter from the desert winds.

With the help of \$842,000 in federal aid, Palm Springs voters in 1961 passed a bond issue to raise \$717,000 more to buy the airport site, which had been leased from local Native American Indians. The first scheduled airline flights began in 1964, and the first wide-bodied DC-10 landed in 1973.

Construction of a \$1.4 million terminal commenced in 1965, and since then more than \$15 million in work has added a control tower, built runways and expanded the terminal and paved parking area.▲

Palm Springs Airport Adds Airlines

Continued from page 17

destination," observed Putnam. She said Reno Air has operated out of Ontario airport for more than two years, but hasn't achieved a profitable level of business for its two daily routes. Reno Air will abandon Ontario when it moves to Palm Springs, Putnam said.

Putnam said from 30 to 50 percent of Reno Air's passengers have been flying into Ontario and then traveling on to Palm Springs.

Al Smoot, city of Palm Springs aviation director, said the influx of low-cost airfares could lead other airlines at the desert airport to lower their prices as well. Still, everyone should not expect the fares to become cheaper overnight, Smoot cautioned.

Palm Springs Airport traffic grew from around 11,000 boarded passengers in 1955 to about 500,000 in 1988—despite fuel shortages, the early 1980s recession and federal deregulation. Prior to deregulation, carriers often received federal subsidies to fly to Palm Springs; afterwards, they were free to fly only where they chose, and a number abandoned Palm Springs.

Northwest Airlines' new plan to fly from the Midwest into Palm Springs this winter could increase tourism from a travelers market that tends to stay longer than the three or four-day average, said Murrell Foster, director of the Palm Springs Tourism Division. The airline's own in-house tour agent is expected to fill most of the 150 seats on Northwest flights, slated to arrive in Palm Springs at 6 p.m. on Saturday and depart at 8:30 a.m. Sunday—meaning visitors will likely stay eight nights, Foster said.

Also jumping on the Palm Springs Airport's bandwagon of late was Alaska Airlines, which announced plans to add a second non-stop flight to Seattle over the winter tourism season. Doris Stephens, the airline's customer service manager, said the move is based on vigorous business.▲

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Bank Profits Hold Steady in First Quarter 1995

Banking profits held steady across the nation as well as in the Inland Empire for the first quarter of 1995, reported a national service that tracks bank and thrift performances.

According to Sheshunoff Information Services Inc. of Austin, Tex., 97 percent of the nation's 10,000 banks turned a profit over January, February and March. Those financial institutions reported a combined earnings for the period of about \$11.3 billion. Meanwhile, the 3 percent of unprofitable financial institutions registered their total loss at \$337 million.

Con Rusling, Sheshunoff's president, advised that the general trend in profitability is an indicator that banks are rebounding from loan losses, and are securing higher interest income. Strong gains in assets helped the banks to post worthy profits, in spite of tighter interest spreads, Rusling added.

Over the year's first quarter, bank assets in the U.S. swelled by

a healthy \$106 billion, up 2.6 percent from the last quarter of 1994. Based on the latest data available from Sheshunoff, the national gain in bank assets for first quarter '95 brings the industry's total assets to \$4.1 trillion.

As for loans, the total value handled in the domestic offices of U.S. banks increased \$227 billion, or 11.7 percent, in the first quarter of this year compared with last year. In the foreign offices of U.S. banks, the value of loans for the same span posted a \$30 billion, or 13.5 percent, increase.

Rusling pointed out, however, that the banking industry is still facing relatively high interest rates and lower net interest spreads. For those reasons, banks should remain cautious about possibly taking on too much credit risk, Rusling said.

"Managing credit risk remains a critical issue for banks, as loan demand continues to rise," said Rusling. "Despite the competitive pressures to protect market share,

banks must focus on making good-quality loans to avoid sacrificing the value of their asset base."

In all of the major, domestic loan categories for first quarter 1995, growth was apparent. Industrial and commercial loans led the way, up \$24 billion, or 5.1 percent, from the fourth quarter 1994. Home mortgage loans were up \$14 billion, or 2.9 percent. And, commercial real estate loans increased by \$6 billion, or 2 percent.

In the Inland Empire, banks that showed a significant gain in assets for first quarter 1995—when compared with figures on the last quarter of 1994—included First Community Bank of Yucca Valley, up 12.4 percent, and Sun Country Bank of Apple Valley, up 5.5 percent.

Also compared with the last quarter of 1994, significant drops in asset totals were recorded by Valley Merchants Bank of Hemet, down 7 percent, and Upland Bank, down 6.9 percent.

Chino Valley Bank remained as the leader in total assets among Inland Empire banks with more than \$810 million. Placing a distant second and third, respectively, in total assets were the Bank of Hemet, with \$228 million, and Riverside National Bank, \$209 million.

"We've been seeing much more of it, primarily because there are too many banks chasing too few loans and too few deposit accounts..."

According to Southern California banking analyst Charlotte Chamberlain, the recent trend toward merger in the banking arena is likely to continue.

"We've been seeing much

Continued on page 37

SBA's District Office Has Busiest Year

by Steve Waddell,
Director, SBA Santa Ana District

From new constraints on loan size to federal budget-makers' proposal to dissolve the agency completely, the Small Business Administration has felt the dramatic winds of change over the last year. According to loan activity, however, the lending community in the SBA's Santa Ana District—spanning Riverside, San Bernardino and Orange counties—has adjusted quickly to the changes.

"Should the SBA be lost as part of federal budget cuts, I think the impact on the Inland Empire would be tremendous..."

It also appears that our Southern California lenders contin-

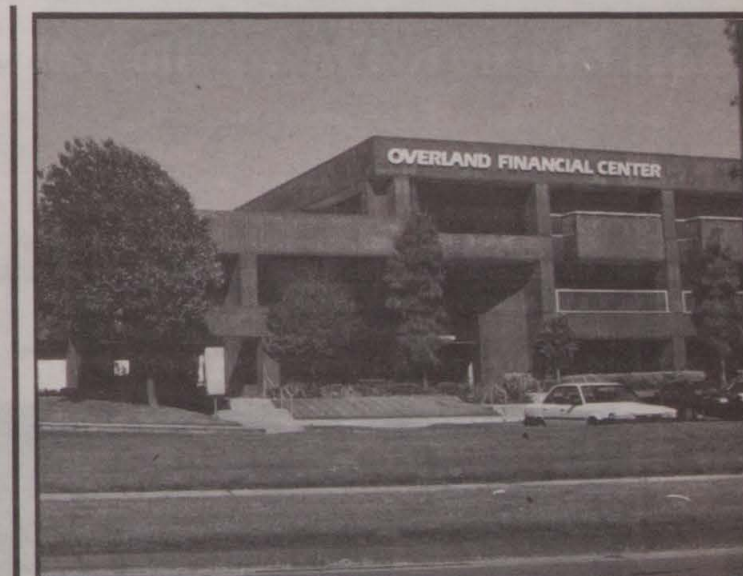
ue to be committed to SBA small business financing in the face of constraints on loan size, use of proceeds and reports of possible future shortages in guarantee funds.

Santa Ana is fortunate to have the pilot Minority Pre-Qualification Loan Program to help us increase lending to minority business owners.

Consider, for example, the words of executive Cynthia Schneider at the Bank of San Bernardino, the Santa Ana District's 11th-ranked SBA lender (based on total loan activity, October 1994 - June 1995).

"Should the SBA be lost as part of federal budget cuts, I think the impact on the Inland Empire would

Continued on page 40



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The Prime Rate Priority

by D. Linn Wiley,
President/CEO, Chino Valley Bank

In assessing and forecasting future economic events, it's essential to take a hard look at the prime rate.

The prime rate receives broad attention from the business community, investors and a variety of others interested in general economic trends, because it tends to have a profound influence on other interest rates and overall economic activity.

Prime rate is the interest rate that most closely approximates the riskless, or pure, rate of money. It represents the rate for the highest quality credit, and includes a negligible premium for credit risk. In commercial banks, the prime rate is the interest rate charged for the very best loans with a short-term maturity.

Banks establish their prime rate based on their lending policy. It is influenced by the prevailing monetary policy, inflation, the general level of money rates, the availability

of excess reserves and general business conditions.

The prime rate on commercial bank loans is a guideline, not a firm indication of the rates actually charged for commercial loans. Borrowers may be charged more or less than the prime rate, depending on the specific characteristics of their loans and the credit policy of the bank.

Prime rate was as low as 2.75 percent in 1951, and as high as 21.50 percent in 1980. The prime rate rose

consistently over the last three years, from 6 percent in July 1992 to 9 percent in February 1995. This upward trend in the prime rate was reversed on July 7, 1995, when it dropped to 8.75 percent.

All interest rates, including the prime rate, are influenced primarily by national economic conditions. There have been a growing number of instances where certain local economies were moving in the opposite direction from the national trends. Examples include New England and Texas in the 1980s and California in the 1990s. Consequently, actions that move interest rates up or down based on national economic trends may appear to be at cross purposes with the local economic environment.

Current economic conditions are generally weak. Economic growth averaged less than 2 percent during the first six months of 1995. That is significantly below the 4.6 percent growth rate during the latter part of 1994. Glimmers of improvement in housing and consumer spending, as well as continued strength in exports and investment spending, should allow the economy to avoid a recession this year.

Business activity will strengthen in the months ahead, but the improvement will develop slowly. Manufacturers are still several months away from adjusting to the buildup of inventories earlier this year. In addition, household debt levels are high enough to restrain the recovery in consumer spending. This is further complicated by concerns over job security in the face of ongoing lay-offs.

At the same time, the sluggish economy should restrain future increases in inflation, which edged up to 3.2 percent over the first half of the year, up from less than 3 percent at the end of 1994. Wage inflation remains low, rising just slightly above 3 percent for the 12 months through June 1995.

These economic conditions are expected to lead to lower interest rates. Barring an unexpected increase in economic growth in the second half of 1995, interest rates should continue to decline. The Federal Reserve is expected to ease monetary policy at least once more in September, and probably again in November or December. Historically, the Federal Reserve has

Continued on page 40

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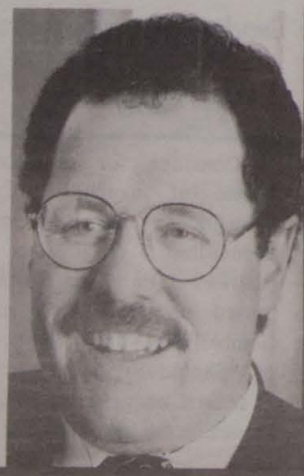
"That's very impressive."

"I'll tell you what's impressive to me."

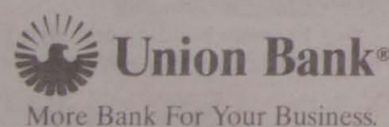
"What's that?"

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Anthony Raissen,
Executive Vice President & Founder
BreathAsure Inc.



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Bank Profits Hold Steady in First Quarter 1995

Continued from page 35

more of it, primarily because there are too many banks chasing too few loans and too few deposit accounts," Chamberlain explained. "They have to cut costs to be competitive, and it's a whole lot cheaper for banks to acquire a new institution than to try to grow one on their own."

"Among the states, California had the 11th-highest fees for savings accounts, with an annual average charge of \$28.40..."

At commercial banks in the U.S., non-performing loans for the first quarter increased for the first time since 1991. However, Sheshunoff reported that non-performing loans decreased at savings and loan institutions.

No savings and loans reported a negative equity for 1995's first quarter. The savings and loan industry's total assets grew by \$3.4 billion during the same quarter, while the physical total of savings and loan institutions dropped by 10.2 percent.

Among the states, California had the 11th-highest fees for savings accounts, with an annual average charge of \$28.40, according to the U.S. Public Interest Research Group. California also ranked 18th for regular checking account fees, at \$205.54 annually; 14th for NOW or interest-bearing checking accounts, at \$209.94 a year; and 15th for no-frills checking accounts, at \$147.24 yearly.

For the Inland Empire, more recent news on individual banks, as reported by the banks themselves, includes:

- La Quinta-based Bank of the Desert in the process of being sold to the Valley Independent Bank of El Centro, which seeks to make its second acquisition of a Coachella Valley Bank in less than three years. The latest price was estimated at \$3.2 million, depend-

ing on the book value of Bank of the Desert shares at the time the sale is approved by shareholders and state and federal regulators. That approval could take four to six months, Valley Independent officials said.

- Redlands Centennial Bank announced its seventh straight profitable quarter, with year-to-date earnings of about \$200,000—reflecting an 11 per-

cent increase over earnings for the same period last year. Contributing to the increase was a higher volume of loans, which (at \$21 million) rose 16 percent, or \$2.9 million, from June 30, 1994 to June 30, 1995. In August, the bank celebrated its fifth anniversary.

- Palm Springs Savings Bank reported net earnings of \$308,000 for the second quarter of 1995, marking the 26th straight

profitable quarter for the locally owned/operated bank. For the first half of '95, bank net earnings were up 2.9 percent, compared with a year ago.

- Inland Community Bank announced the opening date of Sept. 18 for its Loma Linda branch office, at 11175 Mountain View Ave. in Loma Linda. The bank, founded in 1990, also has offices in Rialto and Ontario.▲

Growth



Jim Allen, Chairman, and Pat Cilnite, President and CEO, Industrial Tool & Supply, San Jose, CA

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Banks in the Inland Empire

Top 20 Ranked by Total Assets as of December 31, 1994

Bank Name Address (Headquarters) City, State, Zip	Total Assets (\$000) % Change Since Dec. '93	Total Loans (\$000) % Change Since Dec. '93	Ttl. Nonper- forming Loans (\$000) % Change Since Dec. '93	Ttl. Nonperforming Loans as a % of Gross Loans Total Assets	Core Capital Year Founded	Top Local Executive/Title Address (L.E.) if different City, State, Zip Phone
1. Bank of America* 555 California St. San Francisco, CA 94104	\$146,061,000 7.0	*	*	*	6.7 1904	David Klinger/ Reg. Sr. V.P. 3650 14th St. Riverside, CA 92501 (909) 781-1509
2. Wells Fargo Bank* 420 Montgomery St. San Francisco, CA 94163	50,957,000 1.0	*	*	*	7.78 1852	Kathy Gonzales/Reg. Mgr. 334 W. 3rd St. San Bernardino, CA 92401 (909) 384-4805
3. First Interstate Bank of California 633 W. Fifth St. Los Angeles, CA 90071	22,221,906 13.23	10,712,608 20.0	84,538 -63.74	0.79 0.38	10.56 1957	Debra Paterson/ V.P. / Dist.Mgr. P.O. Box 1647 Riverside, CA 92501 (909) 782-2630
4. Union Bank 350 California St. San Francisco, CA 94120	16,761,086 2.3	12,360,916 3.4	154,271 -68.5	1.25 0.92	7.52 1953	Mary Kay Finley/ V.P., Dist. Mgr. 3880 Lemon St., Ste. 400 Riverside, CA 92501 (909) 274-2306
5. Sanwa Bank California* 601 S. Figueroa St. Los Angeles, CA 90017	7,791,000 7.0	*	*	*	8.63 1868	Jonathan Holbrook/V.P./Mgr. 12545 Central Ave. Chino, CA 91710 (909) 627-7601
6. Bank of California 400 California St. San Francisco, CA 94145	7,682,335 4.8	5,701,243 -1.6	192,000 -44.0	3.92 2.49	8.8 1864	Gilbert Carion/ V.P./Dist. Mgr. 3403 10th St. Riverside, CA 92501 (909) 781-0990
7. Sumitomo Bank of California 320 California St. San Francisco, CA 94104	5,076,252 -0.2	4,197,680 -3.5	104,463 -45.0	2.49 2.06	9.39 1952	Pat Stokesberry/ V.P., Mgr. 102 N. Yale Ave. Claremont, CA 91711 (909) 624-9091
8. Tokai Bank of California 430 N. Vineyard Ave., Ste. 303 Ontario, CA 91764	1,351,281 5.0	1,116,964 6.8	24,371 -33.0	2.08 1.8	11.32 1976	Richard Koon Sr. Vice President (909) 467-2000
9. Chino Valley Bank 701 N. Haven Ave., Ste. 350 Ontario, CA 91764	833,860 21.4	494,088 9.6	12,613 1.0	2.55 1.51	7.28 1973	D. Linn Wiley President/ CEO (909) 980-4030
10. Community Bank 101 E. Corson St. Pasadena, CA 91103	678,769 1.0	457,160 3.2	20,922 -24.7	4.4 3.08	8.61 1945	W.E. "Scott" Burger/ Sr. V.P. 200 E. Citrus Ave. Redlands, CA 92373 (909) 793-7575
11. California State Bank 100 N. Barranca St. West Covina, CA 91791	457,762 32.9	264,352 46.4	2,235 -66.0	0.85 0.49	10.46 1985	Thomas A. Bishop Chairman of Board/ CEO (818) 915-4424
12. Foothill Independent Bank 510 S. Grand Ave. Glendora, CA 91741	329,892 18.0	249,001 28.2	8,621 -8.5	3.46 2.6	7.77 1973	George Langley President/ CEO (909) 599-9351
13. First Professional Bank, N.A. 10 N. Fifth St. Redlands, CA 92373	314,980 22.3	103,825 -13.5	2,663 11.1	2.56 0.85	6.43 1982	Joel Kovner CEO (909) 335-8532
14. Eldorado Bank 24012 Calle De La Plata Laguna Hills, CA 92653	304,022 -5.9	169,584 -5.3	973 -61.9	0.5 0.3	9.57 1972	Robert Weidemann/ R.V.P./ Mgr. 73301 Hwy. 111 Palm Desert, CA 92260 (800) 596-2112
15. North County Bank 444 S. Escondido Blvd. Escondido, CA 92025	246,840 2.9	168,381 -0.2	10,092 182.5	6.0 4.0	6.53 1974	Scott J. Word/ Sr. V.P./ Reg. Mgr. 27425 Ynez Rd. Temecula, CA 92591 (909) 676-6500
16. Valley Independent Bank 81944 Hwy. 111 Indio, CA 92201	226,031 8.9	168,969 5.27	1,837 2.0	1.09 0.81	8.78 1980	Dennis L. Kern President/ CEO (619) 337-3211/337-3229
17. Bank of Hemet 3715 Sunnyside Dr. Riverside, CA 92506	223,772 0.2	183,137 -2.1	3,188 -49.74	1.74 1.42	7.9 1974	James B. Jaqua President/ CEO (909) 784-5771
18. Riverside National Bank 3484 Central Ave. Riverside, CA 92506	203,459 0.7	137,129 -2.6	2,955 -30.7	2.15 1.45	11.17 1964	James A. Robinson President/ CEO (909) 276-8921
19. First Pacific National Bank 613 W. Valley Parkway Escondido, CA 92025	164,168 0.0	118,183 5.08	2,593 -66.36	2.15 1.58	6.79 1982	Harvey L. Williamson President/ CEO (619) 741-3312/741-7381
20. Metro Commerce Bank, N.A. 1248 Fifth Avenue San Rafael, CA 94901	90,443 41.0	47,582 90.0	401 -13.4	0.84 0.44	15.22 1989	Daniel L. Thomas/Exec. V.P. 188 N. Euclid Ave., Ste. A Upland, CA 91786 (909) 946-0551

N/A=Not Applicable WND=Would Not Disclose na=Not Available. Except as noted, the information above was obtained from banks listed. Banks marked with an asterisk (*) were contacted by fax and phone but failed to provide updated information; figures for these banks were provided by Sheshunoff Information Services, updated as of Sept. 30, 1994, and were rounded off to the nearest \$ million. We believe the information to be accurate and reliable, but because of the possibility of human or mechanical error, its accuracy and completeness are not guaranteed. Additional research by Jerry Strauss. Copyright 1995 Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764.

New Murrieta Center Offers Aid to Small Business

by Al Vollbrecht,
Administrative Analyst
City of Murrieta

Matching a need with an opportunity, help for small businesses in the Inland Empire's southwestern corner has arrived with the opening of the Murrieta Entrepreneurial Center.

Operating since spring, the center has boasted some early successes.

For instance, when Mr. B's Landscape Maintenance opened for business on July 31, owner Mike Bloxton breathed a big sigh of relief and said his long-delayed blow for independence likely wouldn't have come without the center's help.

Bloxton, like many, had long dreamed the entrepreneur's dream. After working for a number of years with a landscape company, he decided to seize a chance to buy a portion of his ex-employer's business. While he knew the landscaping trade well, Bloxton admits being shocked by the complexity of

efforts involved in launching a small business. Often discouraged during the process, he more than once thought about abandoning the venture. He managed to hang on, though—even through a series of rewrites to his business plan. Bloxton's plan was formed under the tutelage of John O'Brien, a small business development counselor available through the Murrieta Entrepreneurial Center.

With several contracts in hand and 10 employees on board, Bloxton now faces a future with no guarantees; but, he is much better positioned for success. Bloxton said he plans to keep checking in with the Murrieta center for help as he grows his business.

Unfortunately, for every successful Mike Bloxton, there are an estimated seven to 10 small business failures.

With that kind of need and a desire to expand the business base of their own 4-year-old city, Murrieta officials plunged in to open the center. This summer, Mayor Jack van Haaster dedicated

it "to the entrepreneurial spirit that has propelled the American economy for two centuries."

Besides those who want to start up or buy a business, the center offers help to established entrepreneurs facing new challenges. Although operated by Murrieta, center services also are offered to the Lake Elsinore, Temecula and Menifee/Sun City areas.

The center functions as an umbrella that can pull together the various types of business assistance available through a number of agencies. A key aim is to strengthen the vulnerable small business, and to shorten its odds against success. To do so will enhance the local economy over the long haul, reasons Murrieta City Manager Stephen Harding, who guided the venture's organization.

As part of the center's program, Murrieta contracts with the Inland Empire Small Business Development Center to bring in counseling services one day a week. The visiting counselor's advice is often a hard dose of reality for the

brand-new entrepreneur, who frequently is unaware of all the pitfalls he or she faces. Advice also is sought by others who have enjoyed some success in business and are thinking about expanding. Entrepreneurs facing unusual or special challenges in keeping their businesses afloat have called on the center as well.

When talk turns to funding matters, a client of the center can be handily referred to a representative of the Small Business Finance Corp., certified by the U.S. Small Business Administration to issue and package guaranteed working capital and real estate loans. And, there's also access to the Private Industry Council, set up to help all types of businesses to recruit, screen and train new employees.

From time to time, other services will be offered through the Murrieta Entrepreneurial Center, such as skill-building workshops. At least four of such special sessions are planned this year, with the next slated for Sept. 27 and focusing on home-based businesses.▲

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SBA's District Office Has Busiest Year

Continued from page 35
be tremendous," said Schneider. "Without the SBA, the lending criteria to obtain \$100,000 or less in LowDoc funding would be much more restrictive—certainly out of reach for owners of a new or small business."

In fiscal year 1994-95, our SBA Santa Ana office approved 590 loans for \$171 million to targeted groups that include African Americans, Hispanics, Asian-Americans, Native Americans, women, veterans and exporters.

We're well on our way to more than 750 total loans for fiscal 1995-96, compared to 677 for last year.

Most of these loans are being processed and reviewed by our Santa Ana finance and legal staff. Only 18 percent have been approved on a preferred basis. In addition, only 22 percent of the loans have been approved under the certified program. Only 25 percent of the loans approved for Santa Ana have been more easily-processed LowDoc loans.

In June, we approved a record

93 loans in the Santa Ana District. Across the country, SBA offices are having good success in increasing lending to most of the targeted minority groups. However, most districts, including Santa Ana, are having great difficulty increasing lending to Hispanic and Black-owned businesses. We have reviewed our goals with many lenders, and we've noticed an increase in lending to targeted groups for most lenders. However, much remains to be accomplished.

Santa Ana is fortunate to have

the pilot Minority Pre-Qualification Loan Program to help us increase lending to minority business owners. Introduced to lenders on April 13, it appears we have the beginnings of a successful new SBA financing tool.

"Without the SBA, the lending criteria to obtain \$100,000 or less in LowDoc funding would be much more restrictive—certainly out of reach for owners of a new or small business..."

As of June 30, we had received 15 applications. Seven pre-qualification letters were issued, and three loans approved. Thirty-two banks have signed up to participate.

Thank you for your support!▲

The Prime Rate Priority

Continued from page 36
never initiated an easing process without reducing rates by at least 75 basis points.

Therefore, prime rate is expected to decline further—to 8.5 percent in September and 8.25 percent in November or December. It should stay at 8.25 percent until the latter part of 1996, when the national economy begins to strengthen. This will lead to a subsequent increase in the prime rate as loan demand becomes stronger.

The lower prime rate will encourage more businesses to borrow during the next year. Local business borrowing also will be stimulated by more tangible signs of recovery in the Inland Empire. This will lead to increased business and consumer confidence, and more investment and spending.

Local economic growth will be boosted further by a stronger national economy in 1997 and 1998. As a result, loan demand is expected to remain strong, despite a rising prime rate during that period. Both local and national economic conditions are expected to be very healthy in 1997 and 1998.▲



Software Review:

by Carlene Jones

Writing employee performance appraisals has always been a dreaded chore, primarily because they are time-consuming and require judicial writing skills that many do not have. The "Review Writer" software alleviates those excuses by offering a simple guide to professional appraisals.

To start, you choose either the QuickBuild mode, which walks you step-by-step through the evaluation process, or the Document mode, which lets you start from scratch while still just a click away from professional guidance. For the novice, QuickBuild is the best method—it's managed through a dialog box that systematically takes you through the proper procedures to get the task done.

When you first start a review, QuickBuild asks you for such information as the review period, whether you want the review written in second (you) or third (she/he) person, and the employee's name and job description. The next step is to set the parameters for the review by choosing one of many templates offered, and then customize it for your department by choosing defined goals and setting performance factors. The customized template is then saved for later use.

Then, rate the employee's success in meeting the goals established in the previous step. At this point, you also can paste in any particular description or measurement to be applied, and even your own verbiage.

The next step is to set the rating system for the performance factors you chose when setting up the template. There are numerous types of rating systems you can use, including "meets/exceeds expectations" or "agree/disagree." Also, each of 70 available performance factors carries a certain weight in the final determination of the employee's overall performance.

To help in writing the justifications for the ratings, along with suggestions for improvement in each area, Review Writer has included a special feature called Quali-Text. As you rate each performance factor,

Quali-Text offers suggested text that might be used to explain the reasoning behind the rating and possible suggestions for improvement. There are 14,000 different sentences written by top human resource consultants. Once you paste the Quali-Text, you can return to edit it at will.

Once you finish rating the employee, you are asked to write a summary review for the appraisal. Then, you are shown a view of the entire document for final editing.

Before you print, use the

AdvisorScan, which allows you to spell-check for typos, quality-check for completeness and originality, and legal-check to ensure you did not use any improper language that could cause problems later.

When you're done with AdvisorScan, you can print or export the review to your favorite word processor to shape it to any specific company format.

For those who don't understand the basics of writing effective performance appraisals, there is an

Advisor button that offers text, ideas and conventions written by William S. Swan, author of "How To Do a Superior Performance Appraisal." A coupon for a free copy of Swan's book is included with each purchase of Review Writer.

Priced at about \$80, Review Writer is a worthwhile addition to your management software.▲

Carlene Jones is the director of Word Comp Associates in Rialto. The phone number is (909) 877-9310.

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Northern California Bank Opens Inland Empire Office

Having just opened an office in Upland, the name Metro Commerce Bank may be new to the Inland Empire; bank President John Cavallucci, however, is well known in the region.

Cavallucci earned his reputation as the point man in leading Chino

Valley Bank's explosive success. In 10 years, that once-tiny Inland Empire bank grew from \$40 million in assets to \$550 million. By the time Cavallucci retired in 1991, Chino Valley Bank was the largest bank in the San Bernardino County/Riverside County area with 15 branches and two subsidiaries.

Since joining Metro Commerce as president, chief executive officer and largest shareholder, Cavallucci—who purchased \$1 million of newly issued stock in Metro Commerce in 1991—has led the bank's expansion from one office in San Rafael to three offices in the San Francisco area. The opening of the Upland office represents the bank's commitment to the Inland Empire market, Cavallucci said. "The expansion broadens our customer base into the manufacturing arena," he noted. "The businesses that have survived the recession are here to stay, and are now seeing signs of increasing business."

"Also, we are entering this expansive market at a time when real estate values have stopped their dramatic declines. With a legal lending limit that allows for loans in excess of \$1.2 million, we expect to be a consideration for a great number of businesses as they seek to expand their banking relationships to help with their improving trends."

Metro Commerce Bank's Upland office is staffed with experienced Inland Empire bankers, including Inland Empire Division overseer Daniel L. Thomas. Prior to accepting



Daniel L. Thomas

his position with Metro Commerce, Thomas was executive vice president of Chino Valley Bank for 10 years. The Upland office of Metro Commerce is being managed by Russell Scranton, the current president of the Upland Chamber of Commerce who has 21 years of banking experience. Assisting Thomas and Scranton is Mary McElwee, bank vice president, who has been in the banking field for 20 years.

Cavallucci himself will be spending about half of his time in the Inland Empire.▲

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Continued from page 15

and basic customer information are a minimum of information. You must also seek insight into customer wants and needs and attitudes.

7. You minimize the value of excellent design. Successful businesses use good graphics, good paper, good printing and good copy. Attractive art work is worth every penny. Your brochures or hand-outs say a lot about your attitude towards quality.

8. You don't send a newsletter, or you seldom do so. A good educational direct mail piece, personalized about your practice and staff, is one of the linchpins of your ethical marketing program. One or two years is not effective. The greater the regularity, the greater the success.

9. You avoid or neglect working with the media. Your public relations program should put you in contact with the press as often as possible. You should be an educa-

Ten Symptoms of Poor Marketing

tional or expert source for a variety of media. This is free advertising and can be very powerful.

10. You seek no professional marketing advice. Money spent in consultation with good agency people is seldom wasted. Even if a full-scale program does not result, the insights are themselves worthwhile.

Consulting with a professional marketing company doesn't always mean that you don't know what you are doing. Many times clients seek professional marketing advice when they simply don't have the time. As the owner of a small business, your time is probably stretched too thin already. There are many aspects to marketing that are not very exciting or glamorous. Much of the marketing function is hard, boring, ditch-digging work. But, it is the regular execution of this kind of work that can drive your business to its fullest potential.▲

Martin Walker is the director of account services at STRATUS, a marketing and advertising consultant firm in Redlands.

Inland Empire Hotels Prepare for Bright Future

by Edie Boudreau

Renovation is the word for many older Inland Empire hotels as they prepare to compete for the expected increase in tourism and business drawn to Ontario's future convention center and expanded airport, the Mills Center, the California Speedway and other area convention centers and events.

Claremont Inn

Claremont Inn, formerly Griswold's Inn, at the corner of Foothill and Indian Hill boulevards, is receiving a \$2 million facelift from its corporate owners, Las Vegas-based TPM Holdings. General Manager J.R. "Rusty" Dalton has added the renovation oversight to his other duties. He expects the extensive improvements to increase the occupancy rate, which has recently hovered around 50 percent.

Over the next year, the entire 268-room hotel is to be completely renovated, with new wall surfaces, interior and exterior paint, furniture, lighting and bathroom fixtures. The hotel's eight buildings cover 17 acres, and include

the Candlelight Pavilion Dinner Theater, a bakery and a restaurant.

After serving local patrons and visitors for 40 years, the Smorgasbord restaurant closed in January. Dalton is looking for potential restaurants to lease the site.

Mission Inn

It has been several years since the 53-year-old Mission Inn in Riverside completed its restoration, but it is still very much a showplace. One of California's most unusual buildings—with bell and clock towers, flying buttresses and interior courtyards—the building design was particularly influenced by the California missions.

The Inn occupies an entire city block, and is on the National Register of Historic Places as well as the historic registers for the State of California and both the city and county of Riverside. A museum on the grounds displays artifacts from around the world, including Tiffany stained-glass windows, craftsman period furniture, 19th and early 20th century paintings, and Far Eastern historical pieces.

Mission Inn facilities include 19,000 square feet of meeting and banquet space and three restaurants, as well as two chapels and an outdoor gazebo for various-sized wedding parties. In addition to the Olympic-size, heated swimming pool, guests may enjoy a health club with a workout area and a masseuse room. The Inn's 234 guest rooms include 25 suites.

La Quinta Inn

General Manager Patrick Caffery of La Quinta Inn in San Bernardino wears two hats. He is also chairman of the board of the San Bernardino Convention & Visitors Bureau and, therefore, has a double interest in the region's economy and potential.

Caffery has extensive knowledge of the Inland Empire's economic status, as well as of the hotel and convention business. Caffery offered up a complexity of industry facts and figures in explaining his optimism regarding San Bernardino's hotel occupancy rate. It was clear, though, that he feels that the past year's 5 percent growth in occupancy rate should continue to rise.

DoubleTree Hotel

In the three months since the DoubleTree Hotel in Cathedral City changed ownership and management, a slight down-trend in business from the previous year has reversed itself dramatically. According to Hans Schneider, the new general manager, the hotel's future looks very bright.

"Renovation of the hotel will be completed before the winter holidays," he said. "And, we have already had an increase in occupancy over the past few months."

DoubleTree is part of a 110-hotel chain, and the new management in Cathedral City is working with travel agents, foreign tour operators, other hotels and convention centers to promote the desert hotel to travelers. Management manned a booth at a recent travel agent "Pow Wow Trade Show," and Schneider plans to travel to Germany and Austria this month to promote the hotel. "I speak the language fluently," he noted.

With the accent on renovation, foreseeing the future through optimistic eyes seems to be a growing trend among major hoteliers in the Inland Empire.▲

Convention Centers Boost Economy

by Edie Boudreau

A convention center, and the related Convention and Visitors Bureau (CVB), can be major economic assets for a city. Besides serving to introduce the area to many first-time visitors, a convention facility can generate income for local hotels, restaurants, recreational facilities and secondary businesses.

The Inland Empire has three convention centers, and within a couple of years will have its fourth.

The San Bernardino, Riverside and Palm Springs convention centers and CVBs have brought millions of dollars to their respective cities. And, even though the Ontario Convention Center isn't due for completion until the fall of 1997, the CVB staff has already booked seven future events there.

The bookings include: the College Book Stores Convention in November 1997; the Lions Clubs' International Regional Convention in February 1998; the Airborne Law

Enforcement Annual Conference and Exposition in July 1998, the Lutheran Layman League Convention in July of 2000; two Western Fairs Association Annual Conventions, in January 1999 and January 2001; and the June 2001 Annual Convention of the American Legion.

The Inland Empire convention centers have a wide range of facility sizes and amenities, allowing the region to compete for all small- and mid-range events to be held indoors. Historically, major national and international conventions visit the larger cities. As a result, San Bernardino and Riverside, with convention centers of 19,000 and 50,000 square feet, respectively, generally focus on attracting the smaller, or outdoor, events.

At a projected 225,000 square feet, Ontario's Convention Center stands to enter the field as the Inland Empire's largest convention center. Currently, the largest is the 140,000-square-foot Palm Springs

Continued on page 50



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Chino's Mayor, Husband in the Thick of Smith's Balloon Festival

Considering the city's "First Family" is heavily into the sport, Chino seems to be the ideal site for this year's version of the Smith's Balloon Festival.

The 2nd Annual Smith's Balloon Festival is set for Prado Park in Chino, a site that festival organizers have under contract for the next three years.

According to Bob Ulloa, husband of Chino Mayor Eunice Ulloa and the festival's official launch director, there was too much red tape involved with the previous site. Mr. Ulloa himself has been a hot air balloonist for eight years, and is a regular participant in the annual Temecula Valley Balloon and Wine Festival held every spring.

"This year's Smith Festival marks the first time for so many balloons to be launched from the same place in the Inland Empire," said Mr. Ulloa, who also wears the hat of "director of landowner relations" for the festival. "It's also the first time for balloons to be launched in the afternoon from Prado Park."

Since the prevailing air currents over Chino are generally toward the northeast in the afternoons, Ulloa has set out to inform area dairy owners that their land might be the site of some balloon landings.

"They have been pretty receptive," said Ulloa. "The general consensus is that cows usually react to balloons with curiosity. They also may run for a short distance."

Prado Park is located near the intersection of Euclid Avenue and the Corona (71) freeway. General admission to the festival is \$17 for adults, \$6 for children ages 6-12, and children ages 5 and under admitted free. Festival hours are 3 p.m. to 10 p.m. on Sept. 29; 7 a.m. to 10 p.m. on Sept. 30; and 7 a.m. to 8 p.m. on Oct. 1.▲

INLAND EMPIRE
business journal

Restaurant

Restaurant Row

Two for the Price of Well, Two!

by Robert "Innocent Till' Proven Guilty"
Bledsoe

I've got two gimmicky grub gulches for you this month, but they're about as different as Spam and steak.

Why don't we start with the Generations restaurant in Diamond Bar? Here's a place that takes you through the ages by serving up such cleverly-titled dishes as "Roast Encounters of the Third Kind" (a roast beef sandwich served with M*A*S*H potatoes and gravy, for \$7.50) and "Annette Spinachello" (a spinach salad, at \$5.95).

I started my feast with The Oriental Express (\$7.95), which is their "famous" Chinese chicken salad (although I admit that I'd never heard of it before). It's huge and darn tasty. As a pasta, I tried the DeJohn Wayne (\$9.95), penne sautéed with herbs and wild mushrooms and folded into strips of chicken in a Dijon mushroom sauce.

After making short order of these dishes, I was ready for some big game. A Fleetwood Rack (\$14.95) is "baby back Jurassic Pork ribs, Rosanne BarrBQued, with slaw and family beans." The Milton Broil (\$10.95) is, of course, a big, marinated London broil covered with wild mushroom sauce; the sauce makes the dish.

I ate and ate, but it wasn't enough. So, I told the waiter to bring on the Loafing Spoonfuls (\$8.95). I should have read the menu first, though, because as it was delivered, I realized that it was just meatloaf, and I hate meatloaf. I've always believed that any big hunk of ground beef doused in cat-sup would taste like the culinary equivalent of Ted Danson without a script or his toupee. And, I dreadfully recall my own childhood, when my mother tried to force her meatloaf concoctions on me as something like a televangelist sells salvation. But, surprisingly, the meatloaf at Generations was very good. I couldn't believe it! I guess bar or no bar, Sam Malone can still be entertaining.

Generations is located at 3220 Temple Ave. in Diamond Bar. For more information call (909) 595-6555. And, yes, Virginia, they do have banquet facilities.

How Do You Spell Personal Chef? C-S-A-B-A

Now that you've eaten at a restaurant that firmly believes in freedom OF choice, let's go to one where they give you freedom FROM choice.

However, you must first choose to call up Csaba Koltai, the chef/proprietor of the Main Street Bakery & Cafe in Lake Elsinore, and make reservations—because, without them, you ain't even stepping into his establishment (and he ain't kiddin').

You want to know what it's like to eat at the Main Street Bakery & Cafe? Imagine Thanksgiving dinner at home, except that mama has decided that deep-fried salsa scallops are a better dining choice on this particular day than the usual yams and cranberry sauce. Now, you've just finished the most delicious dessert you've ever had, and mom brings the check.

The check?! You suddenly remember that the Main Street Bakery & Cafe is a restaurant, not home. But, you look at the check, and you see that

for your date and yourself the bill is \$50. "For all we ate?" Yes, honey, it's \$25 a person for dinner—no matter what's on the menu. Csaba also serves breakfast (\$10) and lunch (\$12).

Every morning, you see, Csaba makes a trip to the grocery store. At that time, the day's menu is decided. Since reservations must be made in advance, you can understand why it's pointless to ask what you're going to have to eat. Instead, I suggest that when you call Csaba, you tell him what it is you LIKE to eat. Also, it's wise not to dictate the menu. Rather, say something like "I like fish." After all, you wouldn't tell Monet to paint in focus and expect his best work, would you?

If you want a more personal type of catering, it's probably a good idea to go to Main Street on a weeknight instead of a busier night when Csaba may have to serve up to 16 people (that's a lot for this restaurant).

The Main Street Bakery & Cafe is a truly unusual dining experience, in more ways than just its menu (or lack thereof).

Main Street Bakery & Cafe is located at 111 N. Main St. in Lake Elsinore. Call (909) 674-2219 for reservations—or you ain't eatin' there, period.▲

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& Entertainment Guide

The Wine Cellar



Mead on Wine

by Jerry D. Mead

It has been awhile since I reviewed the wines of Newlan Vineyards & Winery from southern Napa Valley. If you've never heard of the brand, it's not surprising. Even though its quality is consistent, production totals only about 10,000 cases, which is spread around major U.S. markets and even some overseas ones.

Former aerospace physicist and engineer Bruce Newlan brought his family into the wine business through the backdoor by planting vineyards in the cool southern end of Napa Valley way back in 1967. Immediately recognized for their quality, the grapes were sold to the likes of Robert Mondavi, Clos Du Val and Bouchaine.

A winery was constructed a decade later, with Newlan holding enough of his prime fruit off the market to make his 10,000 case annual output. He is still a grower for other wineries as well and he buys some grapes that he doesn't grow.

Newlan wines are released in "estate" and "reserve" versions, and under an almost separate brand, "Napa-Villages." The latter usually indicates a user-friendly, value-oriented style.

Napa-Villages 1992 "Napa Valley" Chardonnay (\$10) Bold, mouthfilling, very substantial and very stylistic for its price range. Citrus based flavors are nicely enhanced by wood. To be hyper-critical, there might be just a hint of alcohol awareness if you're drinking this one without food. Very good value. Rating: 85/88.

Napa-Villages 1991 "Carneros" Pinot Noir (\$10) Really pretty, easy-to-drink Pinot. Crushed rose petal and wild strawberry aroma and flavor. Superbly balanced with long after-flavors. Track this down immediately. Only 400 cases were made. It's a solid "Best Buy." Rating: 88/92.

Newlan 1993 "Napa" Pinot Noir (\$18) Not as instantly quaffable as the Napa-Village version, but it isn't supposed to be. This is the "keeper".... the wine that needs a few years in the cellar to show its best, when bouquet develops and tannins soften. Big,

extractive, closed-in at the moment, with intense black cherry and berry qualities. Rating: 88/84.

Newlan 1992 "Napa" Zinfandel (\$13.50) This wine is a consistent winner in the Newlan stable. The current offering continues a string of excellence without offering a blockbuster. Ripe berry and plum fruit with a little anise in the background. Nicely balanced. Rating: 84/82.

Newlan 1991 "Napa Estate" Cabernet Sauvignon (\$16) Combines the qualities of cellar-worthiness with the round-edged tannins conducive to immediate enjoyment. Aged for two years in a combination of French and American oak, the flavors are bitter-sweet chocolate and cherry with a hint of dill and smoky complexity. Rating: 92/85.

Newlan 1993 "Late Harvest" Johannisberg Riesling (\$22 the half bottle.) I know \$20-plus for only 375ml of wine sounds like a lot of money, and it is; but this style of wine is extremely expensive to produce and a little does go a long way. Even the small bottle will serve a nice 3-ounce serving to four people, which is enough because it is so sweet and the flavors so concentrated. And you won't have to buy dessert. The wine is dessert all by itself. The grapes for these wines are not only virtual raisins on the vine (which means very little liquid), but have been affected by a beneficial mold called Botrytis cinerea. Newlan has won so many gold medals and championships with this style over the years that they don't even enter the wines anymore, since they can't meet demand now. Honey, apricot, peaches, pears, more honey and a little butter-scotch for a bonus... and that's only the smell. While the sweetness level is very high, the crisp acidity prevents it from becoming cloying. A great romantic gift or grand finale to a special meal. Rating: 94/84.

Best Buy
Wine of the Week
Newlan 1993 "Napa" Chardonnay (\$14) This 100 percent barrel-fermented wine combines all the bells and whistles of winemaking technique with premium, cool-climate fruit. Tropical fruit flavors are made all the more interesting by toasty, buttery, smoky and complex qualities that make a statement at least as strong as the fruit itself. But as rich and intense as it is, there's enough acid to keep it clean and crisp. Rating: 94/90.

While production of Newlan wines is limited, they can usually be found in key accounts in most important national markets. To determine nearest retail outlet or make an appointment to visit: Newlan Winery,

5225 Solano Ave., Napa, CA 94558 (707) 257-2399.

Wines & Vines Annual For the past quarter century there is one publication to which I have never been without a subscription, that being the monthly trade magazine called *Wines & Vines* and its annually published directory, the latter often referred to as the "bible" of the wine industry.

Wines & Vines contains some information that consumers could enjoy but also a lot of technical and trade stuff that most would not. I almost never recommend it to consumers, save for the ultimate wine geek types.

The annual directory is something else again. It ain't cheap, and you probably don't care that there's a complete list of cork and bottle suppliers, but what it does have that wine lovers love is the most current and up-to-date list of every bonded winery (nearly 1500) on the North America continent, from Mexico to Canada, and including all 46 wine producing states. You can order a copy by sending \$50 (including shipping,) to: *Wines & Vines Annual*, 1800 Lincoln Ave., San Rafael, CA 94901-1298.

Each winery listing comes with address, phone, fax, a list of principals

including owners, winemaker, etc., size of production, brands produced, size of vineyard acreage and whether it is open to the public.

Interesting facts: Oregon passed New York this year to become the state with the second largest number of wineries. A total of 22 new wineries opened their doors in California last year.

Wines are scored using a unique 100 point system. First number rates quality; second number rates value.▲

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President

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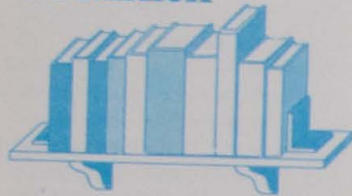
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(714) 685-5376



Wine Selections and Best Values

By Bill Anthony

Franciscan 1990 • Magnificat Meritage.....\$12	Gloria Ferrer 1993 • Chardonnay Carneros.....\$11.50
Columbia Crest 1992 • Red Reserve Columbia Valley\$12.50	Markham 1993 • Chardonnay Napa Valley Barrel Fermented.....\$9.50
Heitz 1990 • Cabernet Sauvignon Napa Valley\$13.50	Sanford 1993 • Chardonnay Santa Barbara County\$10.50
Archery Summit 1993 • Premier Pinot Noir\$23	Ferrari-Carano 1991 • Cabernet Sauvignon.....\$13
ZD 1993 • Pinot Noir.....\$15.50	Chateau St. Jean 1991 • Chardonnay Alexander Valley Robert Young Vineyards Reserve....\$45
Ferrari-Carano 1992 • Chardonnay Napa-Sonoma Counties Reserve\$22.50	Vine Cliff Cellars 1991 • Cabernet Napa Valley.....\$22.50
Marimar Torres 1992 • Chardonnay Sonoma County Green Valley Don Miguels Vineyard.....\$17	Warre 1992 • Port Quinta da Cavadinha\$17
Kendall-Jackson 1993 • Chardonnay California Grand Reserve\$15.50	Franciscan 1993 • Chardonnay Napa Valley Oakville Estate Barrel Fermented....\$11
Chalk Hill 1993 • Chardonnay.....\$14	Eberle 1993 • Zinfandel Sauret Vineyard...\$16
	Sausal 1993 • Zinfandel Alexander Valley \$16



by Henry Holtzman

"Your Boss Is Not Your Mother: Creating Autonomy, Respect, and Success At Work," by Brian DesRoches, Ph.D.; William Morrow and Company, New York, New York; 1995; 217 pages, \$21.00.

If the people you work for (and with) sometimes act like kids, there's a perfectly logical explanation. According to Dr. DesRoches, a family therapist and business consultant, everything we've learned about dealing with people during times of stress we learned as youngsters within our families.

He comments, "...When we have trouble at work, it's often because we find ourselves in crucial situations, feeling—and often acting and talking—like eight-year-olds relating to overbearing fathers, guilt-tripping mothers, teasing brothers, or competitive sisters. The problem is that we aren't eight anymore, and the people we encounter at work are not our fathers, mothers, and siblings. The strategies we used as children are no longer appropriate, useful, effective or healthy."

DesRoches' point is that work is a breeding ground for stress, and that the more stressful conditions become, the more likely we are to fall back on ways of dealing with it the same way we learned as children. That's when problems begin.

DesRoches offers examples of behavior patterns that were successful for us as kids, but may actually be counterproductive in a work setting. He believes that once we recognize

these patterns, we can break ourselves of the poor work habits that are the inevitable result. He isolates the seven primary behavior reactions that he calls "Seven Red Flags." These are: repeating actions and conflicts; blaming or obsessing about others; feelings of anxiety; fear, anger or confusion; feeling limited or one-dimensional; concern that everyone is manipulating you; and being thrown off-balance by change.

"When we have trouble at work, it's often because we find ourselves in crucial situations feeling—and often acting and talking—like eight-year-olds relating to overbearing fathers, guilt-tripping mothers, teasing brothers, or competitive sisters. The problem is that we aren't eight anymore, and the people we encounter at work are not our fathers, mothers, and siblings. The strategies we used as children are no longer appropriate, useful, effective or healthy."

A broad variety of personality behaviors are also identified by DesRoches so that you can identify how the people around you are dealing with their problems through you. It's likely that you'll recognize many of the personalities he presents, including your own.

Refreshingly, about half the book is devoted to changing your emotional reaction to the stress of interpersonal relationships in the workplace. The author avoids the pitfalls inherent in trying to get you to change others. He believes that to be impossible in any case, noting...

"People who need others to change in order for problems to get solved give away all their power and usually wind up feeling angry and frustrated. If you start with the premise that you

can only change your thoughts, feelings, and behavior, you are far ahead of the game."

DesRoches offers many solid suggestions throughout the book, interspersing them with easy-to-understand case histories and examples. There's no psychological jargon at all, which makes the book highly readable and very easy to digest.

The only problem is not one of content, but of philosophy. Clearly, anything that can help you do a better job at work, while assisting you with your career, can be a powerful force in your life. There lies the inherent danger of any psychology-based advice. Psychoanalyzing yourself and your co-workers often leads to putting them and you into neat little categories or boxes. When you use any technique to help you break out of a box and "improve yourself," you could be doing more harm than good. That's because you're often the last one qualified to

judge the particular box you're in.

"People who need others to change in order for problems to get solved give away all their power and usually wind up feeling angry and frustrated. If you start with the premise that you can only change your thoughts, feelings, and behavior, you are far ahead of the game."

Among business psychology books, "Your Boss Is Not Your Mother" is better than most, and certainly among the best organized and easiest to understand. It offers a range of common sense approaches for interacting with co-workers. So long as you keep in mind that changing your own behavior will be difficult, and changing others impossible, the advice offered is distinctly a cut above other books on the subject.▲

Bestselling Business Books

1. **Re-Engineering Management**, by Rogert Champy (Harper Business...\$25.00) (3)*. Guidelines for managers after re-engineering a company.
2. **Discipline of Market Leaders**, by Michael Treacy & Fred Wiersema (Addison-Wesley...\$25.00) (1). How to focus on your market and gain a major market share.
3. **Empires of the Mind**, by Denis Waitley (Morrow...\$23.00) (2). Whatever you've learned about management is obsolete.
4. **The Warren Buffett Way: Investment Strategies of the World's Greatest Investor**, by Robert Hagstrom (Wiley...\$24.95) (4). Highlights of Buffett's career and investment techniques.
5. **Competing for the Future**, by Gary Hamel and C.K. Prahalad (Harvard Business School Press...\$24.95) (5). Making a difference to customers and employees.
6. **Beardstown Ladies Common-Sense Investment Guide**, by Leslie Whitaker (Hyperion...\$19.95) (7). How an investment club's performance beat the stock market's.
7. **First Things First**, by Stephen R. Covey (Simon & Schuster...\$23.00) (8). A results oriented approach to time management.
8. **Built to Last**, by James C. Collins (Harper...\$25.00) (6). Why 18 major companies founded before 1926 are still with us.
9. **Everyone's a Coach: You Can Inspire Anyone to Be a Winner**, by Don Shula and Ken Blanchard (Harper...\$22.00) (10). How the coaching transfers from football to business.
10. **Jesus CEO: Using Ancient Wisdom for Visionary Leadership**, by Laurie Beth Jones (Hyperion...\$16.95) (9). How to use Jesus as a CEO role model.

(1)*--indicates a book's previous position on the list.

by Camille Bounds

Are you ready for some adventure and serendipity? Are you ready to be entertained? My advice is to head for Southern Utah, where something for just about everyone awaits in one classy travel package.

Only about 300 miles or so northeast of the Inland Empire, Zion and Bryce Canyon national parks beckon with some spectacular landscapes. Although it's difficult to capture all of southwestern Utah's splendor in words, I'd say that The Creator must have been in a particularly artistic mood while shaping Zion and Bryce—each of which offers unique experiences amid the beauty.

History Told in Words, Music

At Tuacahn, just a few miles from the popular resort known as St. George, visitors to Utah can actually see history being made. By plane, travelers can touch down on a runway atop a mesa that overlooks the delightful little city. Six nights a week throughout the summer, Tuacahn is the home of a full-fledged, Broadway-type of production featuring a cast of 80. The show simply is titled (what else?) "Utah."

The performances are in a 2,000-seat amphitheater, with 1,500-foot-high sandstone cliffs as a glorious backdrop. Largely through



Musical production of "Utah" features a cast of 80, visual effects such as a flash flood and galloping horses. Photo: Camille Bounds

music and dance, a thrilling plot line relates the history of Utah. Galloping horses, covered wagons, a flash flood and visual effects similar in caliber to Steven Spielberg's are used to ensure an air of authenticity from opening line to curtain.

For brochures and more information, call (800) 746-9882.

And Now the Movie, Folks...

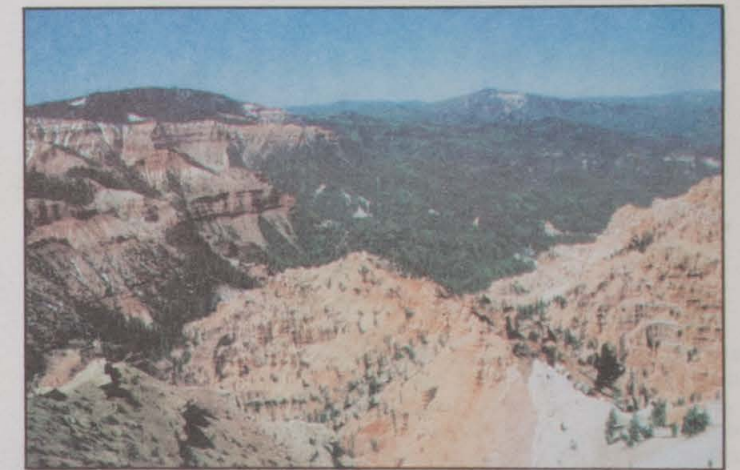
From Tuacahn, trek only about 35 miles farther to discover the new Zion Canyon Cinemax Theater, near the gates of Zion National Park in Springdale. On a screen six stories high and 80 feet wide, "The Treasure of the Gods" unfolds as one of the most amazing "IMAX" presentations ever captured on film.

Compared with the other IMAX shows that I've experienced, "Treasure of the Gods" offers such novelties as a complete plot line and the use of cameras balanced on the cliff-sides to take you places that very few explorers dare to venture. It's worth the price of admission alone to see a mountain climber take a mind-spinning fall. The film also has a spiritual quality that lingered on long after the movie was over.

For more information on the theater, phone (801) 722-2400.

A Season of Shakespeare

For the true purists when it comes to preferences in theater-style entertainment, a jaunt to the Utah Shakespearean Festival—just north



Colorful Bryce Canyon in southwestern Utah stretches 20 miles long and 3,000 feet deep. Photo: Camille Bounds

of St. George in Cedar City—is likely to satisfy most tastes.

The Adam's Memorial Shakespearean Theater there is touted as the most authentic Elizabethan theater in the world. At this replica of the original Globe Theater, the current season's productions include "The Tempest," "Othello," "Henry VIII" and "Much Ado About Nothing." And, the plays are just one of the festival's venues that recreate the Elizabethan atmosphere and spectacle.

For more information, phone (801) 586-7878.

'Trio Grande' Package

Tickets for all three of the attractions described here are available in a package now being marketed as "The Trio Grande." For information on how to obtain a voucher for the tickets, call (800) 746-9882.

Both "Utah" and the Shakespearean Festival run June through September, with shows slated for every day but Sundays. The Zion Canyon Cinemax Theater is open daily year-round.

For information on the five national parks in Utah, call (800) 644-KANAB.

Where to Stay and Dine

In St. George, the Ramada Inn offers the amenities of a first-class hotel. Staff and management are friendly and professional. Phone (800) 228-2828, or call direct at (801) 628-2828.

In Cedar City, the Best Western Town and Country Inn is at (800) 528-1234, or direct at (801) 586-9911.

"Although it's difficult to capture all of southwestern Utah's splendor in words, I'd say that The Creator must have been in a particularly artistic mood while shaping Zion and Bryce—each of which offers unique experiences amid the beauty."

For dining, a good choice is Adrianna's in Cedar City. The food, service and wine list are highly recommended.

About 20 minutes from Bryce National Park in Panguitch is Buffalo Java's, an extraordinary gift shop that serves great coffee, espresso, bagels and soups.

How to Get There

By air: From Los Angeles, Delta Airlines connects with Skywest into St. George. The American Automobile Association can provide detailed maps to campers and motorists.▲

Camille Bounds is the travel editor for the Inland Empire Business Journal, as well as the western division of Sunrise Publications. Readers with questions may contact her at (408) 779-3963.

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Managing

by Peta G. Penson

Maybe it's just the mid-year blahs, but creativity seems to be lagging at workplaces in general these days. I've heard managers report that brainstorming sessions often turn out to be duds, and that requests for fresh ideas are being met more and more with blank stares.

What's going on here?

California has a reputation for creativity. The world expects us, and we expect ourselves, to be constantly testing the limits and coming up with new ways of thinking that others will copy.

We're not talking about "touchy-feely" stuff here, either. This is a hard core, bottom-line business issue. Without creativity, the smallest problem often just can't seem to get solved, and the big ideas never come. Fortunately, of all the entries on the manager's long laundry list of duties, encouraging a creative mind-set is one of the most rewarding tasks of them all.

Remove Barriers to Thinking

Creative ideas often result from combining thoughts in new, unexpected ways. If we over-compartmentalize our thoughts, we restrict the way one thing might be associated with another.

For instance, try to allow your mind to wander beyond the usual boundaries. There may be gold nuggets buried in parts of your brain that you have considered "off limits" in business discussions.

Feed Your Head

The more information that you have to work with, the more likely you are to develop a creative approach. Some of the best ideas spark when we apply what is routine in one situation to an entirely different scenario. Watch, and learn about what others are doing—even if it doesn't seem to be directly related to your own position. Let creativity guide you in adapting fresh ideas to your benefit.

Ask Questions

Finding the right answer often results from asking the right question. Accept that there's no such thing as a dumb question, and it's

not a waste of time to question assumptions and the status quo. Questions precede actions.

Keep Fear Under Control

Creativity can be akin to shaking hands with the unknown—not a comfortable act for many managers. When business drops off, it's a self-defeating manager who adds the element of fear to the situation. Requesting sales people to come with new ideas by shouting "We'll have to shut down if this keeps up!" is likely to quash any lingering creativity. Fear can paralyze. Ironically, people who experience the strongest fears commonly have the strongest imaginations as well.

Don't Rush to Judgment

Maintain an environment that fosters creativity and keeps such negatives as nit-picking, patronizing, discounting, cross-examining and criticism under control. And, there's no advantage in the lightning-quick evaluation of new ideas. Why not let them lie there on the table and rest for a while? Speculate, paraphrase and build on this base.

Leverage Creative Time

Is it on a plane? While you're brushing your teeth? Each person has a unique rhythm that should be recognized and leveraged for maximum effect. Smart managers learn to work with natural rhythms—not fight against them—and never expect to "schedule" creativity as if it were a dentist appointment.

After all, most all of us look for ways—subconsciously, at least—to weave creativity into our lives. If we didn't, we would likely be happy to wear a drab uniform and work in an unadorned cubicle. For most, a plain, brown-paper-bag existence won't do. Instead, there are license plates that say HNYIMHM, and Internet monikers such as WAQUE-AU.

Creativity belongs in the workplace, and it's up to you, manager, to roll out the red carpet.
B-KRE8TIV!▲

Peta G. Penson Ed.D. is a principal with CDI/Co-Development International, a management consulting firm that helps corporations with complex business issues. Reach her at the firm's Silicon Valley office (408) 366-0466.

Inland Empire's Largest Hotels

(Ranked by Number of Rooms)

Hotel Address City, State, Zip	# of Rooms # of Suites	Total Meeting Sq. Ft. Largest Group	Max. Sq. Ft. Exhibit Area	Rate Range * May be Seasonal	Amenities	Top Local Executive Title Phone & Fax
1. Marriott's Desert Springs Resort & Spa 74855 Country Club Dr. Palm Desert, CA 92260	895 51	51,000 3,050	24,816	\$105-310*	B,C,CR,FP,G,GS, H,I,L,P,R,T,W	Dave Rolston General Manager (619) 341-2211/341-1872
2. La Quinta Resort & Club 49-499 Eisenhower Dr. La Quinta, CA 92253	640 27	30,000 1,300	26,500	\$210-300/Winter \$95-135/Summer	B,C,CR,FP,G,GS, H,I,L,P,R,T,W	Scott Dalecio President/ General Manager (619) 564-7644/564-7656
3. Stouffer Esmeralda Resort 44-400 Indian Wells Lane Indian Wells, CA 92210-9971	560 44	33,000 1,100	20,100	\$145-1,200	B, C, R,FP,G,GS, H,I,L,N,P,R,T,W	Timothy A. Tata General Manager (619) 773-4444/346-9308
4. Palm Springs Riviera Resort 1600 North Indian Canyon Dr. Palm Springs, CA 92262-4602	480 36	50,000 2,000	19,670	\$75-475*	FP,N,C,P,GS, G,T,I,R,F,L,X	Tim Ellis General Manager (619) 327-8311/327-4323
5. Westin Mission Hills Resort Dinah Shore & Bob Hope Dr. Rancho Mirage, CA 92270	472 40	75,000 2,500	17,325	\$119-1,060*	B,C,FP,G,GS,H,I, L,N,P,R,T,CR	Tom Cortabitarte General Manager (619) 770-2101/770-2173
6. Marriot's Rancho Las Palmas Resort 41000 Bob Hope Dr. Rancho Mirage, CA 92270	450 22	2,000 1,800	13,200	\$85-280	B,CR,FP,G,GS,H,I, L,N,P,R,T,W,C	Ronald E. Franklin General Manager (619) 568-2727/568-5845
7. Wyndham Palm Springs 888 E. Tahquitz Canyon Way Palm Springs, CA 92262	410 158	25,000 2,000	16,000	\$79-240*	C,CR,FP,G,GS, H,I,L,N,P,R,W,X	Bruce Wenger General Manager (619) 322-6000/322-5351
8. Red Lion Hotel 222 N. Vineyard Ave. Ontario, CA 91764	339 15	26,000 1,200	12,800	\$79-500	B,CR,FP,G,GS,H, I,L,N,P,R,RS,SD,W,X	Hermann Hastrup General Manager (909) 983-0909/984-9776
9. Hyatt Grand Champions Resort 44-600 Indian Wells Ln. Indian Wells, CA 92210	336 All	19,000 800	8,000	\$119-925*	B,C,FP,G,GS,H, I,L,N,P,R,T,W,CB,CH	Mark Heinzelman General Manager (619)341-1000/568-2236
10. Ontario Airport Hilton 700 N. Haven Ave. Ontario, CA 91764	308 9	5,300 650	12,879	\$55-125 \$250(suites)	P,E,C,R,X	Jeffrey L. Pickens General Manager (909) 980-0400/941-6781
11. Shilo Hilltop Suites Hotel 3101 Temple Ave. Pomona, CA 91768-3283	300 130	18,000 700	N/A	\$79-135	B,P,ST,C,WE,CB,H,RS, CR,I,S,X,F,L,SA,N,SD,FP, OC,SR	Heinz Gehner General Manager (909) 598-7666/598-5654
12. Ontario Airport Marriott Hotel 2200 E. Holt Blvd. Ontario, CA 91761	299 6	20,795 700	5,900	\$69-111	B,C,CB,CH,CR,FP,R, GS,H,I,L,N,P,T,W,X	Jeff Brown General Manager (909) 986-8811/391-6151
13. Doubletree Resort-at Desert Princess Ctry. Clb. 67967 Vista Chino Cathedral City, CA 92234	289 13	14,600 740	7,400	\$95-235*	CR,FP,G,GS,H, I,L,N,P,R,T,W,X	Hans E. Schneider General Manager (619) 322-7000/322-6853
14. Holiday Inn Riverside 3400 Market St. Riverside, CA 92501	282 5	5,200 290	50,000	\$81-145	P,GS,R,W,H,RS,I,S, X,F,N,FP	Robert Prevratil General Manager (909) 784-8000/369-7127
15. Palm Springs Marquis Crown Plaza 150 S. Indian Canyon Dr. Palm Springs, CA 92262	263 105	23,000 860	32,000	\$50-125	B,C,CR,FG,GS,H,I,W, L,N,P,R,T,X	John Federer General Manager (619) 322-2121/322-2380
16. Lake Arrowhead Resort 27984 Highway 189 Lake Arrowhead, CA 92352	261 18	11,000 400	5,000	\$89-399	CR,FP,GS,H,I,L,N, P,R,T,W,OC,SD,ST	Ray Serafin General Manager (909) 336-1511/336-1378
17. Palm Springs Hilton Resort 400 E. Tahquitz Canyon Way Palm Springs, CA 92262	260 71	15,000 700	10,000	\$59-225*	C,CR,FP,GS,H,I,L,F, N,P,R,T,W,X	Aftab Dada General Manager (619) 320-6868/320-2126
18. San Bernardino Hilton 285 E. Hospitality Ln. San Bernardino, CA 92408	247 12	10,000 600	5,000	\$110-275	P,GS,R,W,H,RS,CR,I,S,X,L,N,SD, FP,Mini Refrigerators in all rooms, complimentary a.m. coffee in the lobby	Tim Jenkins General Manager (909) 889-0133/381-4299
19. Shilo Inn Sunrise 1800 E. Palm Canyon Dr. Palm Springs, CA 92264	241 14	7,560 300	5,500	\$49-139	B,CR,FP,GS,H,F, I,L,N,P,R,X	Eric Hemstreet Co-Owner (619) 323-1711/322-1075
20. The Ritz-Carlton Rancho Mirage 68-900 Frank Sinatra Dr. Rancho Mirage, CA 92270	240 21	11,642 700	N/A	\$110 Summer \$190 Fall \$260 Winter/Spring	B,C,CR,FG,GS, H,I,L,N,P,R,T,W,X	Scott Nassar General Manager (619) 321-8282/770-7605
21. Mission Inn 3649 Mission Inn Ave. Riverside, CA 92501	236 30	19,000 280	2,520	\$85-430	B,C,CR,FG,GS, CR,I,R,F,L,H,CH, W,X	George Kaplanis Managing Director (909)784-0300/782-7197
22. Radisson Hotel San Bernardino 295 N. "E" St. San Bernardino, CA 92401	231 24	19,000 1,300	12,996	\$75-185	FP,N,GS,R,L,CR,H, I,F,W,X	James Deskus General Manager (909)381-6181/381-5288

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the hotels listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764 Researched by Jerry Strauss. Copyright 1995 Inland Empire Business Journal.

Inland Empire's Largest Hotels

(Ranked by Number of Rooms)

Hotel Address City, State, Zip	# of Rooms # of Suites	Total Meeting Sq. Ft. Largest Group	Max. Sq. Ft. Exhibit Area	Rate Range • May be Seasonal	Amenities	Top Local Executive Title Phone & Fax
23. Spa Hotel Casino & Mineral Springs 100 N. Indian Canyon Dr. Palm Springs, CA 92262	230 20	6,500 200	1,800	\$59-189	CR,FF,FGS,H, N,P,X,CB,I,R,RS	Pierre Rouzier General Manager (619) 325-1461/325-3344
24. Griswold's Hotel & Entertainment Center 555 W. Foothill Blvd. Claremont, CA 91711	224 10	16,836 400	4,490	\$59 +Up	B,FP,N,D,GS, CR,I,R,L,H,W,X	Rusty Dalton General Manager (909) 626-2411/624-0759
25. Residence Inn by Marriott 2025 E. "D" St. Ontario, CA 91764	200 200	900 50	600	\$69-129	FP,N,P,CB, CR,I,H,W,CH,X	Jack F. Jones General Manager (909) 983-6788/983-3843
26. Doubletree Club Hotel 429 N. Vineyard Ave. Ontario, CA 91764	171 9	1,144 60	572	\$69-150	FP,N,P,CB,CR,I,R, FL,H,CH,W,X	Joseph Fan General Manager (909) 391-6411/391-2369
27. Radisson Resort Indian Wells 76-661 Highway 111 Indian Wells, CA 92210	152 25	6,000 380	4,800	\$59-229	C,GS,T,R,FF,GC, CR,N,P,I,R,L,H,X	Brad Weimer General Manager (619) 345-6466/772-5083
28. Best Western Heritage Inn 8179 Spruce Ave. Rancho Cucamonga, CA 91730	117 10	2,600 175	1,300	\$64-84	B,FP,N,P,CB, CR,FI,I	Andrew Hall General Manager (909) 466-1111/466-3876
29. Mirage Springs Hotel Casino & Spa 10625 Palm Drive Desert Hot Springs, CA 92240	104 6	3,400 510	5,000	\$59-450	FP,N,P,GS,R, CH,H,W,L	Paul Park General Manager (619) 251-3399
30. Big Bear Inn 42200 Moonridge Rd. Big Bear Lake, CA 92315	80 3	1,200 100	1,500	\$75-500	CB,FP,G,L,N, P,R,H	Giovanni Pavone General Manager (909) 866-3471/866-8988

B=Business Service
FP=Free Parking
N=Non Smoking Rooms

C=Concierge
GS=Gift Shop
P=Pool On Site

CB=Complimentary Cont. Break.
GS=Gift Shop
R=Restaurant

CH=Comp. Cockt. Hour
H=Handicapped Rooms
T=Tennis

F=Fitness Facility
I=In Room Movies
W=Weekend Packages

CR=Corporate Rates
L=Lounge
X=Transfers to/from Airport

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the hotels listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764. Researched by Jerry Strauss. Copyright 1995 Inland Empire Business Journal.

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Convention Centers Boost Economy

Continued from page 43

Convention Center, which includes a 400-seat theater for live performances.

Community Effort Required

A CVB seldom materializes as an isolated entity, and its success—commonly measured by increased tourism and local economic growth—often stems from its joint efforts with many public and business groups and individuals in the community. Leann Lampe, public relations representative of Ontario CVB, noted that a new "Local Hosts" campaign will start soon to encourage local fraternal organizations and other groups to choose Ontario for their next state or national convention or trade show.

Dan Stark, executive director of the San Bernardino CVB, said, "We couldn't do it alone. It takes teamwork with many people in the community, the chamber of commerce, local businesses and political groups.

"Our convention center is relatively small, so many of our events are held in other areas, such as the National Orange Show grounds," said Stark. "As examples, the annual Renaissance Pleasure Faire runs from April through June in Glen Helen, and the Western Regional Little League Tournament takes place yearly in Al Houghton Stadium."

According to a Little League representative, the average attendance at the Western Regional Tournament games ranges from 8,000 to 14,000. This year's August event had a special attraction when the young Yorba Linda team went on to play in the Little League World Series.

September's Big Event

One of the biggest events held in San Bernardino is the 6th Annual Route 66 Rendezvous, expected to draw up to 170,000 spectators this month. The automotive street faire

Continued on page 51

Convention Centers Boost Economy

Continued from page 50

is slated to run Sept. 14-17. More than 1,200 cars will cruise and be on display throughout the weekend. Most of the street faire's public events are free of charge and family oriented.

Thursday events include the traditional "E Street Cruise" through downtown, a concert of 50s and 60s music and the Route 66 Rendezvous Golf Tournament (\$66 fee). Friday will feature more organized vehicle cruises, the opening of a children's fun zone and a variety of exhibit booths. Among Saturday events are a number of automobile contests and the North Rotary Club's 5K and 10K runs. Sunday's highlight will be the noon Parade of Champions Cruise to honor those who have won awards during the weekend.

has increased by 3 percent over the last three years. "We are hoping for a larger increase in the future, as the convention center was recently renovated, and Riverside has also added our free trolley service, the Orange Blossom Special," said Netter. The trolley service runs throughout Riverside from 10 a.m. to 10 p.m.

Palm Springs Money Maker

The Palm Springs Convention Center generated more than \$54 mil-

lion for the host city in 1994, and Teri Webb, center sales and marketing director, predicts that the final 1995 total will reflect an increase.

"For every convention with a trade show that's booked, studies show that each delegate generates an average of \$260 a day for the community," said Webb. "Without the trade show, the daily amount is \$179 per delegate.

"We have many conventions that return every year, including the Environmental Systems Research

Institute, the Computer Using Educators and the National and International Film Festivals."

Upcoming Palm Springs conventions involve the California Realtors Association, September 19 - 21, with 4,000 attendees expected, and the Worldwide Church of God in October, expected to draw 3,000.

Still, in spite of these earnings, rumors persist that the city of Palm Springs is considering selling or leasing its convention center to help in streamlining the city budget.▲

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The Inland Empire's Correct Business Address

DISCOVER OUR MISSION

Inland Empire Home Sales Fall in July, Forecast Shows Slightly Better Days Ahead

Inland Empire home sales for July were down from a year earlier, but forecasters predicted smaller declines over the rest of 1995.

In Riverside County, the sales of new and used homes totaled 1,634 in July—a 25 percent drop from the 2,200 sales reported for June, and a 10 percent decline from July 1994. It was Riverside County's lowest monthly total since April, when 1,615 homes were sold, according to Dataquick Information Systems.

In San Bernardino County, home sales totaled 1,689 in July, off about 4 percent from the 1,757 homes sold in the same month of a year ago. Compared with July 1994, the median home price in San Bernardino County also fell—by \$3,000 to \$121,000.

In Riverside County, the current median home price is similar, standing at \$123,000. However, the total drop in value was more—down 7 percent from the July 1994 median price of \$132,000.

"These changes in price overstate the actual decline in home values," said Donald L. Cohn, Dataquick's chief executive officer. "Right now, the houses that are selling are smaller, more basic, than they were a year ago. Much of the apparent decline is because of the shift in market mix. A year ago, somewhat more expensive houses were selling."

Dataquick monitors real estate activity nationwide, and provides information to consumers, title companies and industry analysts. The firm's numbers include all "arms-length" residential sales, Cohn said.

Dataquick's latest report notes, "Low interest rates and low prices have failed to alter Southern California's ho-hum summer sales pace. July logged in with a year-over-year decline for the eighth

month in a row."

A total of 15,077 new and resale houses and condos were sold during July in Riverside, San Bernardino, Orange, San Diego, Los Angeles and Ventura counties. That total was down 19 percent from June and 15 percent from July 1994.

"Low prices and cheap home loans are just one side of the equation," said Cohn. "The fact is, there is just no money out there right now. It's going to take a while longer for Southern California's hammered economy to get back into balance."

According to John Karevold of Dataquick, the decline in median price of the homes sold indicates that "discretionary buying" is on hold.

"People are waiting to buy their next home," advised Karevold. "There is probably about four or five months' worth of distressed sales activity that needs to play itself out. That's got to move through the pipeline before any (major) sales activity can occur."

Foreclosures apparently are pulling market prices down, added Karevold, even though the hard numbers on foreclosures are falling off.

Nima Nattagh, a market analyst with TRW REDI Property Data, expects a decline in the negative year-over-year home sales statistics over the rest of 1995. Yet, he still expects 1995 home sales will decline by 8 percent in Riverside County, and by 12 percent in San Bernardino County.

Those projections are based on actual trends through the first six months of 1995, Nattagh said, as well as on the assumption that interest rates won't rise.

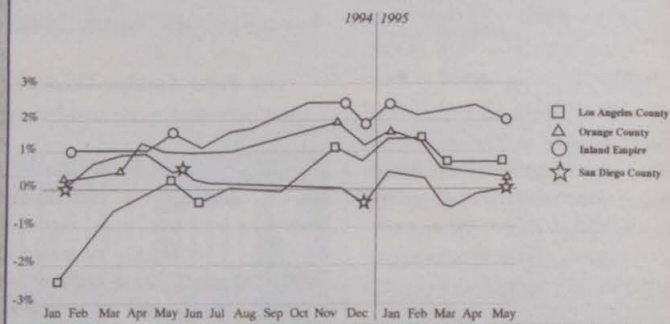
"I think this is a nationwide trend," said Nattagh. "I think, ultimately, the reason has to be a slow-down in the economy and a lack of consumer confidence."

For all of Southern California, the median price paid for a home was \$162,000 in July. That was down about one-half percent from \$163,000 in June, and down 5 percent from \$170,000 in July last year.

The median home price for a Southland home hit a low in February at \$159,000. According to Dataquick, though, prices in San Diego County at least appear to be rising and ahead of year-ago levels.▲

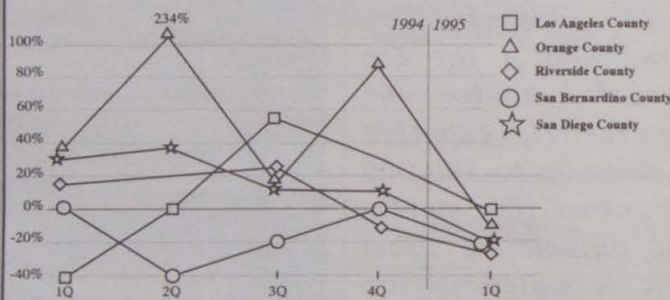
Change in Employment

From same month the prior year



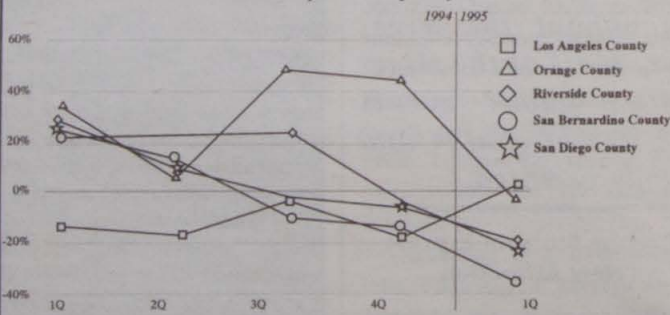
Change in Housing Units in Building Permits

From same quarter the prior year



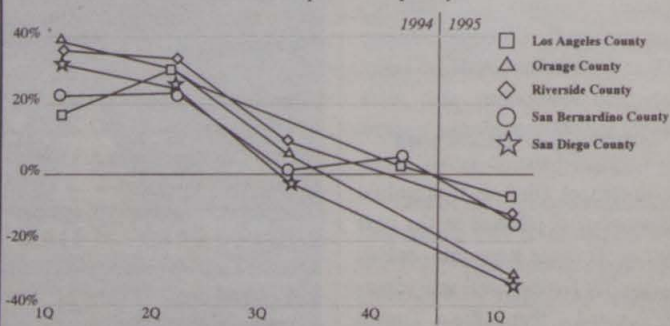
Change in New Home Closings

From same quarter the prior year

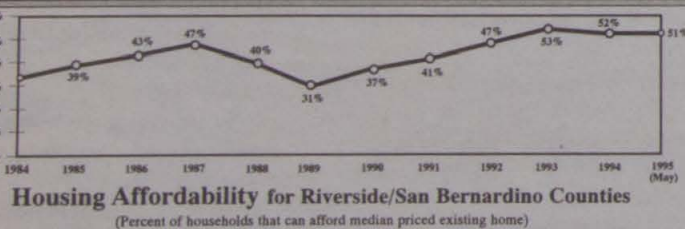


Change in Existing Home Closings

From same quarter the prior year



Source for charts: E&Y Kenneth Leventhal Real Estate Group



Inland Empire Business Chronicle

REAL ESTATE FOCUS

Hottest Selling New Home Tracts

Ernst & Young Kenneth Leventhal Real Estate Group, one of the nation's largest accounting/consulting services for the real estate industry, has identified 16 Inland Empire projects with sales of at least 1.3 new homes per week during the first half of 1995.

For Riverside County, the tracts (each listed with builder's name) include: Country Crossings (FN Development) in Hemet; Del Rey (Century Homes) at Moreno Valley Ranch; Summer Hill (Mesa Homes), Temecula; California Springs (Kaufman & Broad), Murrieta; California Heights (Kaufman & Broad), Corona Heights; and Parkside Greens (Watt Homes/Beazer Homes), Corona.

Other tracts recognized in Riverside County are: Traditions California Oaks (Richmond American), Murrieta; Vintage Collection (Van Daele), Corona Heights; Parkside (Richmond American), Moreno Valley Ranch; Bear Valley (Continental),

Murrieta; and Ryland Heights (Brock Homes, Inland), Corona Ranch.

In San Bernardino County, the best-selling tracts are: Emerald Ridge (Forecast Corp.), Highland; Victoria (Brock Homes, Inland), Rancho Cucamonga; and Highlands, Hidden Canyon and Brock Las Flores (Brock Homes, Inland), all in Chino Hills.

Americans Buy Homes For Many Reasons

According to a new survey of 800 people who purchased a home within the last three years, Americans buy their own homes for many reasons, including the often-cited "as an investment for the future." Also, 68 percent of survey respondents said "low interest rates" were most important in financing a home purchase, while a combined 16 percent cited "low down payment" and "low closing costs."

Commissioned by Citizens for a Sound Economy, the survey shows a vast majority of homeowners also would support a flat tax should the

loss of their mortgage interest deduction be offset by cuts in taxes and federal spending. By a margin of more than three to one, the recent home buyers said they'd give up their mortgage interest deduction, so long as their overall tax bill doesn't increase.

Asked for the most important reason they bought their home, 75 percent said "as an investment for the future," "for the security and stability that ownership provides," or "to improve quality of living conditions." Just 12 percent said "to take advantage of the related tax benefits."

Rancho Cucamonga Strip Center Sells for \$1.3 Million

A 20,000-square-foot retail strip center in Rancho Cucamonga was sold to an offshore investor for \$1.3 million, reported the Ontario office of SperryVanNess, Southern California's largest investment real estate company.

Built in 1990, the center—on two acres at 9255 Baseline Rd. and

50 percent occupied—was acquired by Fahd Al Solemien. Paul C. Bernard and Douglas Gray of SperryVanNess represented both buyer and seller, who asked to be anonymous in the transaction.

Upland Firm Unveils Real Estate Database

Real estate agents, brokers and appraisers now have the option of accessing property listings from throughout Southern California by computer. As of Aug. 1, the Upland-based California Listing Service provides historical and current information about properties, along with color photographs, said company spokesman Ed Combs.

Combs said California Listing Service's Inland Empire Division has about 1,500 brokers and agents using its system, which makes more than 100,000 records available from Los Angeles, Orange, Ventura, San Bernardino and Riverside counties.

A similar service—the Greater Inland Valleys Multiple Listing Service—has been in use since 1993.▲

Desert Business Journal

\$64 Million High Desert Oil Pipeline Set

Edison Pipeline and Terminal Company has signed with Cajon Pipeline Ltd. to build an 85-mile pipeline to carry crude oil from Barstow to Los Angeles.

Expected to provide 100 jobs—particularly for welders and equipment operators—over a nine-month construction period, the \$64 million project is geared to improve air quality and reduce truck traffic in San Bernardino and Riverside counties. "The project also should serve to reduce the marine shipping of crude oil along California's coast," said Dale Holder, president of Huntington Beach-based Cajon Pipeline.

Another 30 to 40 employees will be needed to operate the pipeline once it's built. Slated to start by November, the construction project ultimately is meant to transport crude oil from fields in Kern and Santa Barbara counties to Los Angeles-area refineries.

Solar Power Producer to Fence Out Tortoises Near Barstow

In what was termed "a landmark agreement in progressive environmental policy" by conservationists, four state and federal agencies reached terms with a private solar power producer to fence out desert tortoises along a six-mile road section about 15 miles west of Barstow.

Under the agreement, the non-profit Desert Tortoise Preserve Committee will receive \$489,000 from the Harper Lake Companies to install a 2-foot-high tortoise-proof fence on both sides of Harper Lake Road, north of Highway 58. The tortoise committee also is supposed to install three culverts to allow the slow-moving species to move freely under the roadway, which links two of Harper Lake's solar plants.

The state Energy Commission required that steps be taken under the Endangered Species Act to protect what apparently is one of the greatest tortoise densities in the Mojave Desert. The wire-mesh fence, which must extend one-foot-deep to stymie any burrowing tortoises, is projected to take a year to build.

Colorado Company Eyes Gold in San Bernardino County Hills

Canyon Resources Corp. of Golden, Colo. plans to mine \$190 million worth of gold from a remote site in northern San Bernardino County's Panamint Valley over the next eight years.

However, the U.S. Interior Department could forestall the initial site work, slated for early October, based on an appeal filed by the Timbisha tribe of American Indians, part of the Shoshone nation. Tribal leaders said they should have been consulted about the mining plan, which targets a site about 15 miles northeast of Trona and within a 5 million-acre area being studied as a potential reservation.

The 500-acre mining site is projected to yield 510,000 ounces of gold. C.R. Briggs Company of Ridgecrest, a Canyon Resources subsidiary, expects to hire 150 construction workers and 110 full-time heavy equipment operators to remove 22 million tons of gold-bearing ore from a 112-acre open pit.

Residents Seek Ballot Proposal to Stop Ward Valley Nuclear Waste Dump

Attorney Marjorie Mikels, wife of San Bernardino County Supervisor Jon Mikels, and her sister, former Needles Councilwoman Ruth Musser-Lopez, filed papers in August for a ballot initiative aimed to halt plans for a Ward Valley Nuclear Waste Dump near Needles.

Targeted for the March 1996 primary ballot, the measure forbids siting any radioactive waste dump near a major water resource. Located about 20 miles east of the Colorado River, the proposed Ward Valley dump would accept low-level radioactive waste from power plants, medical centers and research facilities. Should county counsel agree to forward the initiative for public circulation, nearly 35,000 signatures would be needed by mid-November to qualify for the March ballot.

In the spring, the Clean Desert Water Coalition launched a similar drive toward stopping the proposed Rail-Cycle regional landfill for domestic waste near Amboy.▲

Inland Empire Business Chronicle PEOPLE, PLACES AND EVENTS

Pomona Chamber Gets New President

Valley Hospital Medical Center and Young Men's Christian Association.

Sarah Vandenberg Leaves Temecula's Toadly for Final Touch

Sarah Vandenberg left her position as a principal of Toadly Graphic in Temecula to join Final Touch Marketing, another Temecula firm, as computer graphic designer.

A California State University, Long Beach graduate, Vandenberg brings experience to the expanding public relations firm, said Final Touch Marketing President Kenneth Dodd. Vandenberg will oversee development of the firm's CD-ROM catalog, multi-media department and research on indus-

try trends and issues through electronic databases.



Sarah Vandenberg

Final Touch, an 8-year-old firm offering design, advertising, marketing and public relations services, also recently named Brigitta Sharpe as new assistant account executive. Sharpe, who has produced campaigns for numerous Colorado businesses, will supervise client projects involving press relations, promotions and special event planning.

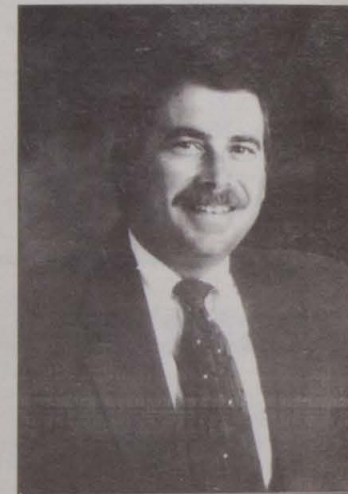
International Accounting Group Taps Eadie & Payne Staff

The Association of Accounting Firms International (AAFI)

recently named two certified public accountants from Eadie & Payne—with offices in San Bernardino, Redlands and Ontario—to leadership roles.

AAFI chose Deborah Crowley as vice chairwoman of its Automation & Technology Committee, and John Prentice as vice chairman of the Personnel Committee. In her new post, Crowley will help lead a review of the technical issues involved with operating an accounting firm. Prentice's committee deals with aspects of an accounting firm's employee training, hiring and recruiting programs.

AAFI's purpose is to train member accounting firms to become competitive with the industry's biggest and best firms.



Orlando "Lanny" Blake

Local Consultant Named to Editorial Board in Kentucky

San Bernardino/Glendora-based management consultant Orlando "Lanny" Blake has joined the editorial board of Personnel Policy Services Inc. in Louisville, Ky.

"Lanny Blake will act as a contributing editor to our flagship service, the Personnel Policy Manual, and will advise the editors on employment practices," said Personnel Policy Services Managing Editor Elizabeth Norman Thomas.

Blake is a University of California, Fullerton graduate with a master's in public administration at the University of Southern California. In 1993, he founded The Blake Group, a consulting firm specializing in mediation and employment.▲

Inland Empire Business Chronicle CALENDAR OF COMING EVENTS

Budget in Coachella Valley

On Friday, Sept. 8, the Coachella Valley Chapter of Community Associations Institute will hold its monthly breakfast. Starting at 7:30 a.m. in Dining Room 3 at Mission Hills Country Club in Rancho Mirage, scheduled speakers include Thomas Albert, treasurer-controller of Resort Community Management. Cost is \$15 for members with reservations and \$20 for non-members and walk-ins. For reservations, call Terry O'Brien at (619) 341-0559 by Sept. 3.

Building Meeting on Insurance Issues

On Sept. 14, the Building Owners and Managers Association (BOMA), Inland Empire Chapter, will host a luncheon featuring a forum on insurance coverage and liability issues. Open to the public and priced at \$35 for non-members, the event is slated to start at 11:30 a.m. at the Holiday Inn, 3400 Market St., in Riverside. For information, call BOMA at (909) 989-7298.

Celebrate Fiestas Patrias

From 9 a.m. to 7 p.m. on Sept. 16, the Inland Empire's United Hispanic Chamber of Commerce (UHCC) will host Fiestas Patrias on the Euclid Boulevard Median in Ontario. The street will be blocked off for a Hispanic-style fiesta to include food, entertainment and games.

Fiestas Patrias celebrates the independence of Mexico as well as other Latin American countries, and everyone is invited. For information, call the UHCC at (909) 984-6877.

Urgent Care Center's 10th Anniversary

From 10 a.m. to 2 p.m. on Saturday, Sept. 16, the Central Avenue Urgent Care Center in Montclair will hold a free health fair to celebrate its 10th year of service. The public event will be held at the Center, 8891 Central Ave. (at Arrow Highway). For information, call (909) 865-9129.

New Ontario Learning Center

On Sept. 19, Ontario Chamber of Commerce members and VIPs are

invited to the University of Phoenix's grand opening of its newest location, the Ontario Learning Center, at the site, 337 N. Vineyard Ave., Suite 100. From 5 p.m. to 6:30 p.m., the university will offer food, refreshments, networking. To RSVP, fax (909) 984-6439 or call (909) 984-2458.

8th Annual Teachers' Reception and Business Showcase

From 4 p.m. to 6 p.m. on Sept. 20, the Montclair Chamber of Commerce and U.S. FamilyCare Medical Center will host the 8th Annual Teachers' Reception & Business Showcase. The site is the front lawn of the hospital at 5000 San Bernardino St. in Montclair.

For more information, or to make reservations for the public event, call (909) 624-4569.

"For Widows Only" Visits Claremont

On Sept. 20, 21 and 23, "For Widows Only"—an organization that conducts activities to support and educate wid-

ows—will present day-long workshops, including one in Claremont.

The Sept. 20 workshop will be at the Claremont Inn (formerly Griswolds') at Foothill and Indian Hill streets in Claremont. The other workshops will be Sept. 21 at the Sportsmen's Lodge Hotel in Studio City and Sept. 23 at the Los Angeles Airport Marriott.

Registration each day will be at 8:30 a.m., followed by the workshop from 9 a.m. to 4 p.m. A \$60 charge includes lunch. Send check or money order by Sept. 15 to For Widows Only, 1495 Marjorie Ave., Claremont, Ca. 91711. For information, call Pauli Friedmann at (909) 624-4783.

Ontario Hosts New Member Reception

From 5 p.m. to 6:30 p.m. on Sept. 11, the Ontario Chamber of Commerce will host a New Member Reception at the Ontario City Council Chambers in City Hall, 303 East B St. Active chamber members are invited. To RSVP, fax (909) 984-6439 or call (909) 984-2458.▲

EXPLORE MORENO VALLEY

MORENO VALLEY EXPO

FREE ADMISSION

Saturday, Sept. 30, 1995 • 9 AM-3 PM

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Dont' Miss the Next Issues of the INLAND EMPIRE business journal

(Stories break here.)

EDITORIAL HIGHLIGHTS

OCTOBER ISSUE	NOVEMBER ISSUE
ECONOMIC DEVELOPMENT (SAN BERNARDINO)	RETAIL SALES
INTERIOR OFFICE SPACE PLANNING	INDUSTRIAL REAL ESTATE
LAWYERS / ACCOUNTANTS	COMMERCIAL REAL ESTATE/ OFFICE PARKS
BUILDING & DEVELOPMENT	EXECUTIVE GIFTS
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LISTS:	LISTS:
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SPECIAL ISSUES:

OFFICE TECHNOLOGY
COMPUTERS
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FOR MORE INFORMATION ON ANY OF THESE ISSUES, CALL ROGER HARVEY AT (909) 391-1015 X-26.

Watch for these special upcoming highlights:

Moreno Valley Expo Gains Momentum



Moreno Valley Mayor Greg Lefler (left) discusses the Business Expo with Canyon Springs Plaza agents Daniel Moore and Jeff DuChateau.

Conceived as a means to promote business, the Moreno Valley Chamber of Commerce September '95 Expo is being touted by organizers as an event that's forging a path toward landmark status.

"This year's event will be a fast, fun, dollar-wise way to advertise, meet other business owners and promote goods and services to consumers," said Dolores Hagen Kaye, a Moreno Valley-based marketing consultant serving as the Expo's publicity chairwoman for the second year. "A great deal of effort has gone into expanding this Expo into a community event."

The Expo is slated for 9 a.m. to 3 p.m. on Sept. 30 at the Canyon Springs Plaza Shopping Center, north of the Moreno Valley (60) freeway at Day Street. Business participants range from auto dealers to food vendors to financial services, noted Hagen Kaye.

"The goal is to exhibit the many commodities available in the Inland Empire," said Hagen Kaye. "That means the Expo is open to all business owners, no matter how large or how small."

The Expo involves giveaways, raffles, food, music and live entertainment. Billed as highlights premiering at this year's event are a job fair and a mini-health fair.

Sponsored by the local Economic Development Department, the job fair will feature employers and EDD staff handing out job information and arranging for interviews. Moreno Valley Community Hospital will sponsor the health section, featuring blood pressure and other medical screenings.

To inquire about hosting a booth at the Expo, call (909) 697-4404.▲

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Inland Empire Business Chronicle

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Moreno Valley Chamber of Commerce

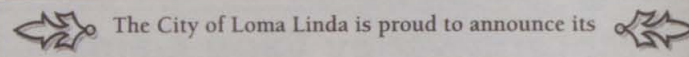
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Inland Empire Business Chronicle

Ricky Gene Boyd, fdba Boyd Motor Escort, 1951 East Datman Place, Mojave Valley; debts: \$128,248, assets: \$10,650; Chapter 7.

Steve R. Brewer, fdba Steve Brewer Masonry, 5265 Wainwright Ct., Riverside; debts: \$24,252, assets: \$12,300; Chapter 7.

Henry Bryan, dba Mobile Repair Service, 18103 Conestoga Lane, Chino Hills; debts: \$252,066, assets: \$242,500; Chapter 13.

Dennis Lyle Hutchison, dba The Smart Arch Company, 24441 Ridgewood Road, Murrieta; debts: \$166,254, assets: \$136,796; Chapter 7.

Jirasak Jarernponganan, dba Living World Tropical Fish and Pet, 38850 Cherry Valley Blvd., Cherry Valley; debts: \$241,275, assets: \$117,730; Chapter 13.

Gordon A. Johnson, aka Gordon Andre Johnson, fdba House of Spas, 241 South Lyon Ave., San Jacinto; debts: \$348,450, assets: \$125,125; Chapter 7.

Stacy Ann Hornung-Kazmierczak, aka Stacy Ann Hornung, dba A.O.C. Mortgage, fdba Omega Mortgage

West, Entry Level Housing Development, 30280 Churchill Ct., Temecula; debts: \$433,793, assets: \$197,953; Chapter 7.

Pearl A. Knight, fdba Knight Chiropractic Health Center of La Quinta, 80-870 Highway 111, Indio; debts: \$205,147, assets: \$145,896; Chapter 7.

Scott Allen Lyle, fdba Oasis Springs Corporation, dba Lyle Realtors, 877 Biltmore Place, Palm Springs; debts: \$965,353, assets: \$1,100; Chapter 7.

John Stewart McMahon, dba JSM Distributing, 45660 Classic Way, Temecula; debts: \$195,050, assets: \$179,820; Chapter 7.

George F. Petton, adba Liberty Real Estate, Liberty Square, 26472 Larkspur, Hemet; debts: \$595,891, assets: \$499,950; Chapter 7.

Charles Rushing, fdba Just Hondas Used Cars, Old Town Auto Sales, 27504 Bolandra Court, Temecula; debts: \$228,877, assets: \$155,800; Chapter 7.

Edward R. Arbello, dba Edward Richard Arbello Painting Co., 1625 Packard Circle, Corona; debts: \$385,000, assets: \$399,400; Chapter 13.

New Building Permits \$500,000 or Larger

TEN IMP \$500,000 16 REMODEL CHAIR #10; CONTACT: BOB SOKOLOWSKI. OWNER: Snow Summit, P.O. Box 77, Big Bear Lake, CA 92315 (909) 866-5766. Project: 880 Summit Blvd., Big Bear Lake.

NEW COMM'L \$12,320,218 63 RENEW PERMIT? 2 WAREHOUSES OWNER: K M K T Assoc., 11450-500 Philadelphia Ave., Mira Loma, CA 91752 (714) 863-1770. Project: 11450-500 Philadelphia Ave., Mira Loma.

NEW \$1,708,806 85 16 SFR'S / GAR FROM \$94M TO \$115.9M OWNER: Limited Shea, 655 Brea Canyon Rd., Walnut, CA 91789 (909) 598-1841. Project: 16211-16220 Red Sky Ct., 16426-74 Sun Summit Drive, Riverside.

TEN IMP \$513,000 39 PRINTING SHOP OWNER: Joe Oltmans, 4685 Brookhollow Cr., Glen Avon, CA 92509 (310) 946-3639. Project: 4685 Brookhollow Cr., Glen Avon.

NEW \$1,501,559 66 13 SFR'S FROM \$90.3M TO \$127.7M OWNER: John Laing Homes, 23302 Millcreek Dr. #105, Mentone, CA 92653 (714) 472-6080. Project: 31215-31271 Quarry St., 10245-53 Shale Ln., Mentone.

NEW \$793,717 71 11 SFR'S / GAR FROM \$58.0M TO \$80.9M OWNER: Silverhawk D S C / C D C 40925 County Center Dr. #10, Temecula, CA 92591 (909) 699-6004. Project: 39540-39588 Bainbridge Cr., Murrieta.

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BANKRUPTCIES

Lori Ann Ast, Lorimar Trucking, 12370 Lakota Road, Apple Valley; debts: \$250,204, assets: \$42,620; Chapter 7.

Nasario Romero Avina, Lydia Quintana Avina, dba Avina Construction, 74-055 Goleta Ave., Palm Desert; debts: \$132,084, assets: \$197,200; Chapter 7.

Richard L. Barker, Nancy L. Barker, fdba RB Technology, 5770 Tomal Lane, Riverside; debts: \$160,680, assets: \$148,950; Chapter 7.

Ronald Milton Barnes, dba Ronald Barnes, faw Inland Health Management, Inc., 1216 North Dearborn St., Redlands; debts, assets schedules not available; Chapter 13.

Larry Keith Bell, Jeri Ann Bell, dba Desert Safe & Lock, 41860 Dwight Way, Hemet; debts: \$52,874, assets: \$4,382; Chapter 7.

Steven Carl Benyo, Tammy A. Benyo, aka Tammy Strege, fdba Steve Benyo Landscape Maintenance, 21147 Pine Ridge Ave., Apple Valley; debts: \$194,105, assets: \$116,750; Chapter 7.

The Big Mountain, a California Limited Partnership, 75-110 St. Charles Place, Ste. 2, Palm Desert; debts, assets schedules not available; Chapter 11.

Tracy A. Boinott, aka Allen Boitnott, fdba Maintenance Matters, 1064 Commonwealth Ave., San Jacinto; debts: \$139,848, assets: \$85,550; Chapter 7.

Mike Brito Jr., aka Rev. Mike Brito Jr., Debra Ann Brito, Mike's Janitorial Service, Mike's Floor Care Janitorial Service, 15749 Malloy Drive, Fontana; debts: \$153,877, assets: \$159,825; Chapter 13.

William Eugene Cary, William E. Cary, Leona Margeriet Cary, aka Leona M. Cary, dba William Cary Lawn & Maint. Service, 6130 Camino Real, Space 301, Riverside; debts \$70,143, assets: \$17,400; Chapter 7.

Opal I. Dean, fdba Sunset Ranch Mobile Home Park, Inc., 14151 Piedmont Drive, Victorville; debts \$313,500, assets: \$176,200; Chapter 7.

Dobbsa Industries, Inc., a California Corporation, 14375 Telephone Ave., Chino; debts: \$2,377,844, assets: \$0; Chapter 7.

Keith Lyle Ericson, aka Keith L. Ericson, Kathy Jo Ericson, 23920 Constantine Drive, Murrieta; debts: \$358,928, assets: \$341,400; Chapter 7.

Antonio Francesco Ferraro, fdba Ferraro's Italian Restaurant, dba Antonio's Italian Rest., 32505 Candlewood Drive #70, Cathedral City; debts: \$56,555, assets: \$30,500; Chapter 13.

Oscar Alfredo Fredes, Maria Carmen Fredes, dba Fredes Printing, 23826 Parkland Ave., Moreno Valley; debts: \$181,859, assets: \$129,175; Chapter 13.

Evelyn R. Fuentes, dba Unique Video, Evelyn's Secretarial, 1794 Jeryl Ave., Colton; debts: \$192,405, assets: \$195,500; Chapter 13.

George S. Goldman, Donna A. Goldman, aka Donna A. Fontes, dba BKB Fence & Patio Suppliers, A-Repairman, 44-615 Saffron Court, La Quinta; debts: \$197,106, assets: \$226,640; Chapter 13.

Mark Alan Halbe, Susan Kay Halbe, fdba Centerpoint Computer Systems, Community Pet Center, 10015 High Road, Lucerne Valley; debts: \$37,379, assets: \$10,450; Chapter 13.

James P. Hamilton, dba Hamilton Asphalt Paving Company, 2017 East Yale Court, Ontario; debts: \$170,210, assets: \$4,150; Chapter 7.

Renick Richard Harmon, Beverly Elaine Harmon, fdba Renick Harmon General Contractor, 10574 Braceo St., Phelan; debts: \$296,020, assets: \$209,300; Chapter 7.

Chester Michael Hunt Jr., aka C. Michael Hunt, Michael C. Hunt, Lynda Susan Hunt, fka Lynda Susan Morris, dba LA Times Delivery, fdba Unique Generations, 28559 Highpoint Ave., Moreno Valley; debts: \$993,358, assets: \$374,700; Chapter 7.

Fred Iacobucci, Deborah Iacobucci, dba TSI, fdba Iacobucci Construction, Iacobucci Enterprises, Techstone Industries, Inc., 100 Saron Circle, Palm Desert; debts: \$59,742, assets: \$36,560; Chapter 13.

Rommel S. Jimenea, Signa L. Jimenea, dba Air Dynamics, 8429 Spring Desert Place, Rancho Cucamonga; debts: \$132,874, assets: \$128,200; Chapter 7.

Archie Lee Lampley, Helen Francis Lampley, fdba True Transportation, 11570 Ponderosa Drive, Fontana; debts, assets schedules not available; Chapter 13.

Douglas Edward Laube, Debra J. Laube, fdba Micro Vision Technology, faw Nortak Inc., 28796 Canyon Oak Drive, Highland; debts: \$2,253,924, assets: \$217,330; Chapter 7.

Inland Empire Business Chronicle

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Accumed 3233 N. Grand Ave., #N402, Chino, CA 91709 Robert Bender A + Editions 5206 Benito St. Ste. 212, Montclair, CA 91763 Randy Galindo A Better Rental 12053 Mariposa Ave., #E, Hesperia, CA 92345 Gerald Koenings A Bunch of Balloons 3891 Lake St., Chino, CA 91710 Jolanda Blair A C R/ Computer Haven 6551 Halsted Ave., Alta Loma, CA 91737 John Lacroix A M Academy Realty 13639 Balboa Ct., Fontana, CA 92335 Claudia Velasco A P C Machine 1942 Augusta Ct. #C, Ontario, CA 91761 Consuelo Herrera A P Plumbing Co. 355 E. South St., Rialto, CA 92376 Anthony Pasco A Step Ahead 2244 Ryan Way, Upland, CA 91784 Theresa Beaman A Touch Above Therapeutic Massage 850 E. Foothill Blvd., Upland, CA 91786 Shannon Watt A and M Molds 9375 Archibald #704, Rancho Cucamonga, CA 91730 Albert Roberts A-1 Adelanto Auto Repair Center 11719 Bartlett Ave., Adelanto, CA 92301 Yvonne Goytia P & M Service 1315 E. 4th St., Ontario, CA 92410 A & E Vending Services 16414 Muni Road, Apple Valley, CA 92307 Edward Farrell A & H Services 2335 W. Foothill Blvd. #16, Upland, CA 91786 Andre Hajagos A & M Molds 9375 Archibald #704, Rancho Cucamonga, CA 91730 Albert Roberts A & R Mobile Wash 34688 Ave "E," Yucaipa, CA 92399 Annette Faulkner A & R Vendors 12210 Michigan Ave. #12, Grand Terrace, CA 92313 Arlen Jackson A & S Liquor/Market 69 N. Grove Ave., Upland, CA 91786 Mansour Alchayed A & W Fence Co. 185 Winding Lane, Big Bear City, CA 92314 Michael Anderson Acme Page & Cellular 9773 Sierra Ave. A-3, Fontana, CA 92335 Thomas Hong Acorn Enterprises 6768 Sumerfield Ct., Chino, CA 91710 Jon Smith Act Now Signs 8900 Benson #G, Montclair, CA 91763 Act Not Instant Action Auction 220 N. Rexford, Colton, CA 92324 Jenny Patterson Action DMV Service 6708 N. Fillmore Ave., Rialto, CA 92376 Larry Jackson Action Plus Legal Services 1262 W. Aster, Upland, CA 91784 Hilda Rand Adv Vantage Consulting 2529 S. Valencia Ave., Ontario, CA 91761 Kewana Gonzales Addies Attic 28200 Hwy 189 #110, Lake Arrowhead, CA 92352 Michael Schultz Adobe Self Storage 5122 Adobe Rd., Twentynine Palms, CA 92277 Kenneth Hoffman Advance Bag & Cap 841 E. Francis St., Ontario, CA 91761 Karen Doi Advance Medical Management Services 13437 Kiowa Rd., Apple Valley, CA 92308 Margaret Olson Advantage Communications 12940 Arlington Lane, Chino, CA 91710 Clarinda Ringeisen Affordable Auto 9464 Hesperia Rd., Hesperia, CA 92345 Bill Bowman Affordable Picture Framing 5758 Adobe

Rd., Twentynine Palms, CA 92277 Suzette Whitfield African Food Nest 3731 Glen Ridge, Chino, CA 91709 Mary Ndubuisi African Market Place 418 N. Cucamonga Ave., Ontario, CA 91764 Wilhelma Monger Albertson's #606 9775 Baseline Rd., Rancho Cucamonga, CA 91730 Albertson's Inc. Alex Body Shop 631 E. Foothill Blvd., Rialto, CA 92376 Jose Cruz Alfredo Aquilar Rendon 1180 W. Highland, San Bernardino, CA 92405 Alicia's Baby Shop 9773 Sierra Ave. #F8, Fontana, CA 92335 M. Rodriguez Alicia's Flowers 1855 E. Riverside Drive #315, Ontario, CA 91761 Alicia Garcia All Around Auto Sales and Auto 15954 Main St., Hesperia, CA 92345 Michael Hill All In One Day 1429 N. Grove Ave. #202, Ontario, CA 91764 Bell Taylor All Message Retrievers 333 N. University Ave., #4, Redlands, CA 92374 Richard Lynch Allied German Auto Repair 10477 Central Ave., Montclair, CA 91763 Yousef Mmusharbash Back to Eden Landscapes 20110 Avenida Hacienda, Riverside, CA 92508 Pete Perez Backstage Secrets 511 N. Main St. #106, Corona, CA 91720 Phyllis O'Malley Bag-A-Buck Food Coupons 3721 Roosevelt St. #A, Riverside, CA 92503 Daniel Zarate Balloon Connection 23130 Nelly Ln., Perris, CA 92570 James Henke Bass Realty 21359 Townsendia Ave., Moreno Valley, CA 92557 Thomas Bass Beaumont Travel Service 1653 E. 6th St., Beaumont, CA 92223 Roxy Reichel Best Batteries Service 2321c Durfee Ave., El Monte, CA 91732 Jorge Moreno Better Business Systems & Service 25880 Dartmouth St. #1, Hemet, CA 92344 Timothy Kowalski Bi-Weekly Mortgage Service 41421 La Mission Way, Hemet, CA 92544 Herold Deardorff Blessed Assurance 2355 Pennsylvania Ave., Riverside, CA 92507 Eullas James Bluetone Muffler 9222 Mabel Ave., S. El Monte, CA 91733 Leobardo Apale Bounce About Air Jump Rentals 25060 Hancock Ave. #103-253, Murrieta, CA 92562 Rhonda Maldonado Calif Book Exchange 3920 Market St., Riverside, CA 92501 Richard Chiang Campbell Consulting Services 22315 Lemon St., Lake Elsinore, CA Teresa Campbell Caren's Luggage & Gift 2533 Jacinto Ave., San Jacinto, CA 92583 Caren Brooks Carol's Art Gallery 72840 Hwy. 111, B123, Palm Desert, CA 92260 Hwa Lee Carpet Emporium 210 Dupont #103, Corona, CA 91719 Vahe Balian Casa Navarro 66500 Buena Vista Ave., Desert Hot Springs, CA 92240 Juan Navarro Cellular System of Calif, Inc. 3267 Trade Center Drive, Riverside, CA 92507 Cereal Partnership Development 20100 Cereal St., Lake Elsinore, CA 92530 Gadsalli Ravikumar Cervesa Recording Co. 107 W. 3rd St. #C, Corona, CA 91720 William Sheppard Cahr 73151 El Paseo #E, Palm Desert,

CA 92260 Cahr Design Inc. China Eagle 23579 Sunnymead Ranch Pkwy, Moreno Valley, CA 92557 David Bock Christian Auto Detailing 33330 Gafford Rd., Lake Elsinore, CA 92532 Jeffrey Faskett Cinnamon Lane Antique Mall 6056 Magnolia Ave., Riverside, CA 92506 Patricia Rahimi Color Blind Communications 1655 E. 6th St. #A1, Corona, CA 91719 Dwight Thompson Connect Net 21820 Front St. #204, Temecula, CA 92590 Dave Liang Consumer Benefit Association 5870 Arlington Ave., Riverside, CA 92504 Victor Scimo Couch Potato Video 3546 Adams St., Riverside, CA 92504 Frederick D'encarnacao Creative Designs International 17450 Blue Water Court, Riverside, CA 92503 Dan Morgan Cybersolutions Consulting 2970 Canyon Crest Dr. #7, Riverside, CA 92507 James Brennecke D L Hinshaw Construction 213 Plews Ct., Riverside, CA 92507 Darin Hinshaw D V R Designs 44854 Camino Alamosa, Temecula, CA 92592 Devin Rickey Daniel C. Gomez Surveying/Mapping 16715 Chocolate Lily Ln., Perris, CA 92570 Daniel Gomez Dan's Native American Fashions 1001 E. Highland, Perris, CA Daniel Chapman Darlene's All Natural Body Oils 25868 Harriet Ave., Moreno Valley, CA 92551 Darlene Waheed Dental Images 8920 Limonite Ave. #142, Riverside, CA 92509 Lavonne Johnson Digital Interactive 12167 Ponce De Leon Dr., Moreno Valley, CA 92554 Penni Kaitz Dogwood Designs 19800 Kirkpatrick Rd., Perris, CA 92570 Vickie Koopman Eye Wear Institute 1199 N. Indian Canyon Dr., Palm Springs, CA 92262 James Patton Eycheson's Repair Service 2334 Wilshire St., Riverside, CA 92501 Walter Eytcheson F & B Auto Sales 5960 Acorn St., Riverside, CA 92504 Nelva Areas F & D Gift World 81158 Taos Tree, Indio, CA 92201 Frances Arroyo F M Auto 7454 Indiana Ave., #B, Riverside, CA 92504 Farshad Modiri F M Locksmith 397 E. 6th St., San Jacinto, CA 92583 Steve Koehn Facility Services Network 1117 E. Devonshire Ave., Hemet, CA 92543 Geoffrey Lang Family Estate Service 14169 Meadowlands, Riverside, CA 92503 David Gonzalez Family Farms Equines & Exotics 30520 13th St., Nuevo, CA 92567 Margaret Gilley Family Medicine Clinic 401 S. Lincoln #E, Corona, CA 91720 Peppa Quinn Fancy Farms 19 Margarita, Palm Desert, CA 92260 Farmland Corp. Fantasy Gems 699 Palomar Dr., Hemet, CA 92543 Velma Wixom Farm Fresh Produce Deli & Groceries 12220 E. Valley Blvd., #G, El Monte, CA 91732 Andriana Bonorris Fashion Plus 13999 S. Western Ave., Gardena, CA 90249 Jae Kim Fashion Contento 44-858 Rubidoux, Indio, CA 92201 Soo Choi

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GNE Enterprises 25688 Jonestown Dr., Moreno Valley, CA 92553 Gloria Hernande
Goldcal 117 Tiger Lane, San Jacinto, CA 92583 Bruno Mendoza
Golden State Lawn Care 33314 Calle Alfredo, Temecula, CA 92592 Danny Settle
Golf Club Factory Outlets 10031-10051 Indiana Ave., Riverside, CA 91503 The Golf Club
Good Faith Investment 6147 Sara Ct., Riverside, CA 92509 Victor Quiet
Goodwill Industries 121 E. Florida Ave., Hemet, CA 92343
Gordan Insurance Agency 54185 Pine Crest Ave., Idyllwild, CA 92549 Sharon Gordon
Gourmet System of Calif. Inc. 3280 Mulberry St., Riverside, CA 95959
Graymill 31630 Railroad Canyon Rd. #10, Canyon Lake, CA 92587 Pamela Miller
Greatcuts Hair Care 555 McKinley, Corona, CA 91719 Raymond Bregher
Greg Lacava & Associates 26065 Bercau Ct., Moreno Valley, CA 92555 Gregory Lacava
Greybar Printing 400 Orange St., Riverside, CA 92501
Grimes Mortuary #4793 500 W. 7th St., Corona, CA 91720 Pierce Brothers
Ground Zero Airblades & Kite Co. 170 Mapes Rd., Perris, CA 92571 Tammy Martin
Gryzelda Motyl 13452 Babcock Dr., Corona, CA 91720 Gryzelda Motyl
Gunsmoke BBQ 50850 Bonita, Cabazon, CA 92230 Gunsmoke Barbeq
Guy Beach Painting 39811 Barcelona

Terrace, Murrieta, CA 92562 Guy Beach
Hampton Oaks Ranch 44155 De Luz Road, Temecula, CA 92950 Kenneth Reinsch
Handlebar Harry's Bike Shop 2200 Hamner Ave., #103, Norco, CA 91760 Judy Kreis
Hands That Help Jesus 2045 7th St., Riverside, CA 92507 Darrell Guimont
Harvest Business Form 1440 Third St. #, Riverside, CA 92507 Aswin Boediarto
Harvest Paging Communications 351 Red Maple Place, Perris, CA 92570 Brenda Harrest
Hasel's Wholesale Nursery 9065 Hasting Blvd., Riverside, CA 92509 Arnold Mazon
Health & Sport Medical Center 76243 Impatiens Circle, Palm Desert, CA 92211
Health Care Data Solutions 159 E. Crestview St., Corona, CA 91719 David Geilhausen
Healthcare Management Associates 23697 Cold Spring, Moreno Valley, CA 92557 Gloria Jenkins
Heart Trails Publications 54369 Jameson Dr., Idyllwild, CA 92549 Gary Gray
Heather Lazo 320 S. Orland Ave., Los Angeles, CA 90048
Heaven Sent Suppers 8331 Tamarind Lane, Riverside, CA 92509 Judith Barth
Helium House Balloons 3251 Arlington Ave., Riverside, CA 92506 Gerald Wisnieski
Help-U-Rent 3679 Arlington Ave #1, Riverside, CA 92506 Brenda Edwards
Helping Hand Asset Recovery 1494 Hammer Ave. #A, Norco, CA 91760 Craig Kenemore

Hemet Dental Center 111 N. Buena Vista, Hemet, CA 92543 Brian Stiewel
Hemet Wellness Center 627 E. Florida Ave., Hemet, CA 92343 Sharon Maeulen
Henry Velez Photography 2144 Sunnysands Drive, Perris, CA 92570 Henry Velez
Henry's Iron Furniture Works 7427 Orangewood Dr., Riverside, CA 92504 Danuta Bartkowiak
Henry's Glass Co., Indio 1590 Sixth St., Coachella, CA 92236 Mario Hernandez
Hi-Hi Tavern 3821 Van Buren Blvd., Riverside, CA 92503 Brian Bradshaw
Hickey Enterprise 2456 Hamner Ave., Norco, CA 91760 Velma Hickey
Hidden Treasures Thrift Store 28075 Front St., Temecula, CA 92590 Ernest Pierce
High Gear Transmission 43214 Black Deer #102, Temecula, CA 92590 Richard Reeder
High Heat Pressure Wash 12128 Drury Lane, Moreno Valley, CA 92557 Robert Chiodi
Hofmann Development 9245 59th St., Riverside, CA 92509 Craig Hofmann
Hogi Yogi Sandwiches/Frozen Yogurt 72333 Hwy 111 #F, Palm Desert, CA 92260 R. Brunetti
Hogi Yogi of Temecula 27480 Ynez Road, Temecula, CA 92593 Jad Food Inc.
Holy Graphics 5430 Arlington Ave. #102, Riverside, CA 92504 Diana Bieghler
Home Crafter's 22500 Town Circle #1123, Moreno Valley, CA 92553 Cindy Salter
Home Management Investors 27605 Paseo Alondra, San Juan Capistrano, CA 92675 Michael Macy
Hooked On Crafts N Candy 22300 Walnut St., Lake Elsinore, CA 92530 Catherine Lutes
Horizon Coach, Inc. 6901 Central Ave., Riverside, CA 92504
Ideal Body & Paint Shop 12260 3/4 Woodruff Ave., Downey, CA 90241 Shibly Mazzawi
Idelman Telemarketing 43585 Monterey Ave., Palm Desert, CA 92260 Matthew McKain
Image One 681 Woodcrest Ct. #175, Corona, CA 91719 Dennis Ram
In His Presence 295 E. Barbour, Banning, CA 92220 Eyvonne Lamons
Indiana Market 7580-A Indiana Ave., Riverside, CA 92504 Mike Telo
Indigo Imports 6510 Magnolia Ave., Riverside, CA 92506 Jimmie Battle
Infomarc IMC 535 Richey St. #107, Corona, CA 91719 Robert Grable
Inland Software Solutions, Inc. 23758 Cedar Creek Tr., Moreno Valley, CA 92557
Instructional Videos 44-489 Town Center Way #D204, Palm Desert, CA 92260 Michelle Gregg
Interaccess Sys, Inc. 27-700 Avenida Belleza, Cathedral City, CA 92234
Interbook Co. 7513 Santa Monica Blvd., Los Angeles, CA 90046 Pavel Ladyshensky
International Trading Co. 2715 E. Slauson Ave., Huntington Park, CA 90255 Abdulsemed Atick
Interstate Fire Protection 33039 Tempe St., Lake Elsinore, CA 92530 Steve Nauert
Intl. Resource Library 41126 Collegian Way, Heinet, CA 92544 Oran Lowery
Islamic Imports 1536 Yosemite Drive #325, Los Angeles, CA 90041 Khaleefa

New Business Listings

Akmal-Zaahid
J & B Automotive 1344 E. 6th St. #111, Corona, CA 91719 Jesus Safas
J & J Professional Floor Cleaning 7371 Sebastian Ave., Riverside, CA 92509 John Naranjo
JMB Vending 28909 Maltby Ave., Moreno Valley, CA 92555 James Blow
J-One Sales 24443 Leafwood Drive, Murrieta, CA 92562 Jennifer Windle
Jack Crespin 1477 N. State St., San Jacinto, CA 92583
Jackson Doors 1872 Via Allrizo, Temecula, CA 92592 Thomas Jackson
Jakes Pizza 400 S. El Cielo #C, Palm Springs, CA 92262 Palm Springs Pi
Jamin' Java 6517 Magnolia, Riverside, CA 92506 Mark Schmitz
Jarco Roofing 20221 Pear Circle, Perris, CA 92570 Ron Heartz
Jeff's Place 2055 Perris Blvd. D3c6, Perris, CA 92571 Chihiro Tamaki
Jesse's Die Cutting 1430 3rd St. #13, Riverside, CA 92507 Earline Douglas
Jim Sleight Pool Service 1711 Capri Circle, Palm Springs, CA 92264 James Sleight
Joanas Misc. 159 E. Main St. #A, San Jacinto, CA 92583 Juana de Martinez
Joe's Photography 14711 S. Paramount Blvd., Paramount, CA 90670
Jr. Marcellos Pizza 691 S. Main St., Corona, CA 91719 Ali Zolfaghari
Just Blinds 641 Cherry St., Corona, CA 91719 Janet Jarosh
K D Cart 5955 E. Ramon Road, Palm Springs, CA 92264 Karine Seigel
KOI Pond World 3327 Hamner, Norco, CA 91760 Jay Savicky
Kat's Mobile Welding 22966 Windtree Ave., Lake Elsinore, CA 92532 Dana Lohamann
Kid's Korner 6200 Magnolia Ave., Riverside, CA 92506 Kin Green
Kidz Vending 12099 Palm Drive, Desert Hot Springs, CA 92240 Kimberly Trujillo
Kirkland & Associates 285 N. Palm Canyon #545, Palm Springs, CA 92262 Philemon Kirkland
Krafty Korner 787 W. 9th St., San Pedro, CA 90731 Kim Morrill
L & L Racing 14949 Toft St., Lake Elsinore, CA 92530 Lee Bulen
La Mariposa 123 N. Palm Canyon Drive #383, Palm Springs, CA 92262 Desert Paradiso
Labor Connection 1471 Pomona Rd. #J, Corona, CA 91720 Steve Zehrig
Laguna Realty 44060 Mariposa Ct., La Quinta, CA 92253 James Ryan
Lake Park Resort 31750 Riverside Dr., Lake Elsinore, CA 92530 Richard Wessecink
Laser Holdings Inc. 12146 F. South St., Artesia, CA 90620
Lee's Jewelry 4135 Chicago Ave. #811, Riverside, CA 92507 Yong Lee
Leon Max Inc. 48400 Seminole Drive #4302, Cabazon, CA 92230
Liberty Plastering 9641 Birmingham Ave., Riverside, CA 92509 Arthur Cherniss
Light of Love Music Publishing 12176 Marigold Ave., Moreno Valley, CA 92557 Janet French
Liposchak Construction 41590 Corte Amalia, Temecula, CA 92592 Gerald Liposchak
Litton Co. 26207 Ferndale Ct., Moreno Valley, CA 92555 Karen Mills
Little Malaysia Restaurant 3944 N. Peck

Inland Empire Business Chronicle

Road #8, El Monte, CA 91732 Nicole Trinh
Little Things 3770 Opal St., Riverside, CA 92509 Salvador Buenrostro
Lois Annette Look 9028 Mission Blvd., Glen Avon, CA 92509
Looking Back 126 N. Citrus Ave., Covina, CA 91723 Susan Lafontaine
Lorraine R York Paintings 28067 Calle Casera, Sun City, CA 92585 Lorraine York
Los Angeles Cellular Corp. 72-840 Hwy 111, Palm Desert, CA 92211
Los Angeles Challenger Inc. 698 S. Irolo St. #102, Los Angeles, CA 90005
Los Copittes Restaurante 34020 Ramona Expwy, San Jacinto, CA 92582 Sergio Ingante
Los Paisanos Restaurant 68780 First St., Cathedral City, CA 92234 Michele Calderon
Loya Photography 6772 Ridgeside Drive, Riverside, CA 92506 Ruben Loya
Lucky One Food Store 9170 Mission Blvd., Glen Avon, CA 92509 Amandeep Cheema
M & A Jewelry 13327 Hayden Ave., Norwalk, CA 90650 Mary Lou Yousaf
M & M Beauty Salon 17367 E. Valley Blvd., La Puente, CA 91744 Emiliana Uy
M & M Manufacturing 3072 Rubidoux Blvd. #H, Riverside, CA 92509 James Lee
M & S Enterprise 1385 Blain St., Riverside, CA 92501 Naved Mirza
M A G Cycles 1040 N. La Salle Circle, Corona, CA 91719 Monica Mitchel
M B Stop N Go Inc. 8283 Arlington Ave., Riverside, CA 92503
M D I Hot Dogs 10364 Cypress, Riverside, CA 92505 Misael Marrero
M K Maintenance 4100 W. Thirton #B2, Hemet, CA 92545 Mark Kytzner
M and M Firearms 4080 Pedley Road #49, Riverside, CA 92509 George McMullin
MAW Electrical Construction 28270 Watson Rd., Romoland, CA 92585 Michael Wolowicz
Magaleno Rojas 11744 Tina St., Norwalk, CA 90650
Magdy's Ceramic Enterprises 1577 Marshall Lane, Corona, CA 91719 David Khalil
Mai's Fashions 7123 Arlington Ave. #D, Riverside, CA 92503 Christopher Chung
Mail & Xtra 28616 Nuevo Rd., Nuevo, CA 92567 Alexa Burnedette
Mailmax Postal Services 588 Atwood Ct., Riverside, CA 92506 Marilyn Bent
Main Stream Lifestyles 14447 Stuard Ave., Moreno Valley, CA 92553 Lorraine Stokes
Majestic Marketing 860 E. Madden, Hemet, CA 92543 Richard Hamilton
Manhattan Window Service 40096 Villa Vencia, Temecula, CA 92591 Daniel Smith
Marelis Farm Produce 24275 Sunnymead Blvd., Moreno Valley, CA 92553 Susana Elizalde
Margarita Cleaning Services 33559 Canyon Ranch Rd., Lake Elsinore, CA 92532 Ray Barclay
NJ Collections 24363 Gitano Dr., Murrieta, CA 92562 Nancy Loeschig
NIK Name 22-550 Town Circle, Moreno Valley, CA 92553 Nicholas Laureano
NU Hair 27435 Jefferson Ave., Temecula, CA 92590 Phong Nguyen
Nails Today 45120 San Pablo #2F, Palm

Desert, CA 92260 Myra Wu
National Sports Cards 2955 Van Buren Blvd., Riverside, CA 92503 Dana Crompton
Natural Equine Therapy Center 43850 Terwilliger Rd., Anza, CA 92539 Ima Dennis
Nautica of Desert Hills, Inc. 48650 Seminole Road, Cabazon, CA
Nenas Ice Cream 12629 Morehouse St., El Monte, CA Maria de Dominguez
Networks Resale 231 E. Alessandro Blvd. #A112, Riverside, CA 92508 Ernest Allgood
New Song Calvary Chapel 31691 Riverside Rd., Lake Elsinore, CA 92530
New Sound Center 8651-A Indiana Ave., Riverside, CA 92504 Walid Aqrbawi
Newlife Financial Services 10590 Magnolia #201, Riverside, CA 92505 John Watts
Newsboy Books & Video Riverside Convention Center, Riverside, CA 92502 Jack Gingold
Newton Wholesale Co., Inc. 75090 St. Charles Place, Palm Desert, CA 92260
Next of Kin Collectibles 26300 Hwy 243, Idyllwild, CA 92549 Tom Adamson
Nieves Delicias 86753 Naomi Ct., Coachella, CA 92236 Manuel de La Rosa
Night OWL Commercial Janitorial 13358 Cloudburst Dr., Corona, CA 91719 Lawrence Baril
Nik Names 10960 Brass Valley, Moreno Valley, CA 92557 Nicholas Laureano
Nine West Store #2549 48400 Seminole Dr., Cabazon, CA 92230 Nine West Group
O'Donnell's Cleaning Service 14010 Bush, Riverside, CA 92508 Erin O'Donnell
Oak Warehouse 280 Teller #160, Corona, CA 91719 Express Entp.
Oaks Steak House 2986 N. Perris Blvd. #A, Perris, CA 92571 Carol Fernandez
Odyssey Communications 2220 Eastridge Ave. #Q, Riverside, CA 90250 Karla Surlin
Office Depot #944 72339 Highway 11, Palm Desert, CA 92260 Office Club Inc.
Oh Real Food 70260 Hwy 111 #141, Rancho Migage, CA 92270 Carol Ross
Oink & Co. 11271 Crocker Circle, Moreno Valley, CA 92556 Cindra Stolk
Omnifoil Graphics 31552-79 Railroad Canyon Rd., Canyon Lake, CA 92587 Hector Lara
On Stage Hair & Nail Studio 22500 Towngate Circle #2212, Moreno Valley, CA 92557 Patricia Chavez
On Stage Hair & Nail Studio 25604 Jonestown Drive, Moreno Valley, CA 92553 Chis Cruz
One Day Windows 406 S. Lemon #5, Walnut, CA 91789 Scott Dixon
One Stop Liquor 200 N. Indian Canyon Drive, Palm Springs, CA 92262 Sami Salim
Open Audition 40490 Sunrise Rd., Temecula, CA 92589 Michael Stack
Oriental Express & AJ Donuts 46031 Sandia Creek Drive #B, Temecula, CA 92590 Wec & Sons Co. Inc.
Orleans Specialty Merchandisers 3471 Central Ave., Riverside, CA 92506 Don Leary
Outback Designs 45941 Classic Way, Temecula, CA 92592 Larry Hankins
Outlaw Performance Systems 203 W. Hollyglen Lane, San Dimas, CA 91773 Marc Cady
Oxyure Medical Supplies 20868 Brown

New Business Listings

St., Perris, CA 92570 Stephen Feagans
P & G Enterprises 8814 Marlene St., Riverside, CA 92503 Gary Barrow
PK Publishing 17465 Kaison Circle, Riverside, CA 92508 James Seymour
PM Electronics 7123 Arlington Ave., Riverside, CA 92504 Terry Albrecht
PKS 9285 Alta Loma Dr., Alta Loma, CA 91701 Pi Shih
Pacific Administrators 6180 Quail Valley Ct., Riverside, CA 92507 Urs Kaelin
Pacific Coast Auto Sales 1660 Chicago Ave., #N9, Riverside, CA 92507 George Honda
Pair-A-Dice Casino 735 W. Invergarry St., Glendora, CA 91741 Philip Nelson
Pallyns V/W and Alternators 980 N. State St., Hemet, CA 92343 Gaspar Sanchez
Palm Beach Outlet 48400 Seminole Drive #432, Cabazon, CA 92230 Plaid Retail Group
Palm Medical & Dental 12076 Palm Dr., Desert Hot Springs, CA 92240 Marvin Schroeder
Palm's Fashion 1031 Locklayer St., San Dimas, CA 91773 Hwa Lee
Panache Hair Design 2955 Van Buren Blvd. #E4, Riverside, CA 92503 Mark Bowles
Pantellis Stained Glass 40422 Via Amapola, Murrieta, CA 92562 Pantelis Polikretis
Papyrus 420 N. Hermosa Drive, Palm Springs, CA 92262 Mary's Fine Pap
Paragon 2442 Iowa Ave. #C7, Riverside, CA 92507 Patrick Cochran
Park Avenue Cleaners 129 N. McKinley St. #101, Corona, CA 91719 Toni Martinez
Park Place Computer Solutions 455 Wellesley Dr. #101, Corona, CA 91719 Patrick Park
Party Pros 3410 La Sierra Ave. #F-310, Riverside, CA 92503 George Jackson
Pary Trasy By J O 7600 Ambergate Place #H106, Riverside, CA 92504 Jaqueline Quinney
Pasap Design 400 S. Ramona #212J, Corona, CA 91719 Claudette Menzie
Patricia Lee Haddox 52110 Avenida Montezuma, La Quinta, CA 92253
Patricia Lee Haddox 72750 Dinah Shore Drive, Palm Desert, CA 92260
Paul's Automotive 4894 W. Ramsey #A, Banning, CA 92220 Paul Bedoian
Payless Car Rentals 1800 E. Palm Canyon, Palm Springs, CA 92262 Des Fox Inc.
Pegasus Distribution 2371 Fan Palm Drive, Corona, CA 91719 Glenn Sande
Penfolds Cafe and Bakery 28250 Front St., Temecula, CA 92590 Amore Entp Inc.
Pennies Cafe 24601 Glen Ivy Rd., Corona, CA 91719 Pennie Carpino
Peppis Grinder 5387 Arlington Ave., Riverside, CA 92504 Pi Shih
Sierra Vista Apartments 4744 Sierra Way, San Bernardino, CA 92404 Madalyn Anderson
Sierra Way Auto Sales 3997 N. Sierra Way, San Bernardino, CA 92407 Chehab El-Awar
Silver Valley Towing 48066 Hwy. 91, Newberry Springs, CA 92365 Karen Stickley
Silvia's Custom Made Lingerie 3055-B S. Archibald Ave., Ontario, CA 91761
Silvia Ramirez
Sir Speedy Printing 1739 S., Euclid Ave. #D, Ontario, CA 91761 George Ryan

Skitt Entp. 10657 Independence Court, Redlands, CA 92374 C. and Skitt
Skraba Enterprises 9576 Orange St., Alta Loma CA 91737 Diana Skraba
Smart Choice Products 5975 Merced Road 3160, Phelan, CA 92371 Max Torres
Smith Construction 9922 Cedar Ave., Bloomington, CA 92316 W. Smith
Smogpros #615 189 W. Highland Ave., San Bernardino, CA 92405 Prestige Station
Smoke Shop 8722 Baseline Road, Rancho Cucamonga, CA 91701 Trish Investment
Southwest DEC 12225 Columbia, Yucaipa CA 92339 Toni Arnold
Sparkle Kleen Service 800 E. Washinton St. #602, Loma Linda CA 92354 Ruth Banks
Special Blend 142 W. "H" St., Colton CA 92324 Switchebaks Inc.
Special Effects Hair Salon 12027 Hesperia Rd. #6, Hesperia CA 92345 Martha Whitson
Spectrum 1240 E. Locust #208, Ontario CA 91761 Terri Schiavo
Sports City 9773 Sierra Ave. #A15, Fontana CA 92335 Ho Cha
Sports Infosource 2800 E. Riverside Dr. #346, Ontario CA 91761 Chari Scott
Sports Stuff Cards & Collectibles 6228 N. Robin Lane, San Bernardino CA 92407 Richar Magoon
Spring House Restaurant 16441 Main St., Hesperia CA 92345 Louis Andros
St. Marcos Family Clinic 739 N. Mt. Vernon Ave. #300, San Bernardino CA 92411 Nagy Bewawy
Squeaky Clean Janitorial Service 16843 Valley Blvd. #E, Fontana CA 92336 Kenneth Pugh
Tashco Industries, Inc. 2115 S. Hellman #B, Ontario, CA 91764
Tedeum 1075 W. 9th St., Upland, CA 91701 Steven Taylor
The Chelsea Rose Cottage Collection 966 Cameron Drive #B, Big Bear Lake, CA 92315 Melinda Green
The Original Hometown Superhero 12758 Carob Ct., Chino, CA 91710 Marylou Venti
This World Can Change Clothing 1040 N. Euclid Ave., Ontario, CA 91762 David Grant
Toad Foot 1003 W. Palm Ave., Redlands, CA 92373 Debbie Walden
Trader Publishing Co. 15895 Valley Blvd., Fontana, CA 92335
Truly Fabulous This N Thats 29265 Jasmine Place, Highland, CA 92346 Debora Wright
Unlimited Specialty Advertising 4434 University Pkwy. #K542, San Bernardino, CA 92407 Natalie Gammel
Vinmar Industries 15483 Elm Lane, Chino Hills, CA 91709 Vincent Yezpez
Virtual Village 3171 Valencia Ave., San Bernardino, CA 92404 Ed Sponsler
Where Great Minds Meet 13491 Hancock Court, Fontana, CA 92336 Barbara Tobias
Winnifer Art Co. 1836 Vail Way, Upland, CA 91784 Winnie Liao
Zanco Fabrication 11786 Deep Creek Rd., Apple Valley, CA 92308 George Zanetti
de Chaves Art 740 W. 13th St., San Bernardino, CA 92405 Jose Chavez▲

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MONTH IN REVIEW

2—Pomona City Council votes 4-3 to approve a steep hike in the cost of doing business in the city. The hike in fees for 20 city services, including police and fire alarm responses and development reviews, comes at a time when the city is marketing itself as business friendly. Under the new rates, projected to boost annual city revenues by about \$272,300, a final tract map review will cost \$2,000 plus \$80 per lot—up from \$900 plus \$30 a lot.

3—The March Joint Powers Commission votes 7-1 to defer its judgement on a plan for a \$1.1 billion theme park on 3,000 acres of March Air Force Base. In referring the project to a technical advisory subgroup for more study, some commissioners voice concern for the lack of information on developer AA Corp. of Los Angeles. In the first public civilian offer to redevelop the base, Steven Cho of AA Corp. sought support for a "World Folk Village" theme park with an international trade center and amusement park. Meanwhile, base reuse officials expect to decide within 45

days on a plan to house 8,500 Marines at March.

6—The 48th annual San Bernardino County Fair in Victorville ends its 1995 run with a total attendance of 95,429—short of last year's total of 119,357. Fair officials attribute the decline to high temperatures that hovered around 110 degrees during the fair's first four days.

7—Kaiser Ventures Inc. and its financial partners announce they will spend about \$5 million over the next two years to complete new environmental studies and the permitting process for the Eagle Mountain Landfill project. Kaiser stepped up to become a 70 percent owner of landfill developer Mine Reclamation Corp. last year after key investor Browning-Ferris Industries withdrew and a federal judge ruled that the project needed more research. Also today, Kaiser officials say they expect to receive as much as \$13 million from insurance carriers to settle a lawsuit stemming from a string of 1980s buyouts

that led to Kaiser Steel's bankruptcy.

8—Colton City Council votes 4-2, with one abstention, against any further debate on whether to put a card club referendum on the November ballot. However, members of Associated Casino Enterprises in Covina say they'll petition to get a gaming measure placed on a special ballot in Colton. Casino Enterprises spokesman Mike Valles said a planned \$10 million card club/restaurant could bring the city \$3 million in yearly revenues.

10—Ontario City Council votes 3-1 to put a gambling measure on the Nov. 7 ballot, just a day after Pomona City Council approved holding its own fall election to let Pomona voters decide whether they want a card club as well. In Ontario, card club proponents herald

Ontario's decision, since putting the issue before voters makes it easier for developers to pitch the casino concept. David Ariss of California Commerce Centers has proposed a 200-table card club west of Interstate 15, east of Milliken Landfill and south of Jurupa Street.

21—San Bernardino City Council votes 7-1 to spend \$1.4 million to prepare a downtown property for a \$13 million, 5,000-seat minor league baseball stadium. Backers of a stadium, where the Class Spirit would play, hailed the decision as a step toward having a new stadium by opening day, 1996. First, though, landowner Southern Pacific Transportation Company must agree to the site purchase. City Economic Development Administrator Tim Steinhuis foresees having the deal in escrow soon.▲

At Deadline

Continued from page 8

Court of Appeals Ponders Decision on American Indian Tribes' Use of Video Gaming Machines

As August dwindled down, the 9th U.S. Circuit Court of Appeals decided to reconsider its own decision of a week earlier that reaffirmed an even earlier ruling that said California need not license American Indian tribes to offer gambling considered illegal elsewhere in the state.

The number of tribes in the Inland Empire and elsewhere in California suing Gov. Pete Wilson in federal court hailed the appellate court's reopening of the case, which seeks to determine what forms of gambling are legal in the state. The Court of Appeals said it wants to hear more arguments concerning the use of video gaming machines. The tribes suing Wilson want to force the governor to negotiate with them to authorize their use of video gaming machines.

Indian casinos in the Coachella Valley and the San Geronio Pass have about 1,800 machines that offer pull-tab games, video poker, video

keno and other variations on slot machines. Federal gaming law permits Indian tribes to offer any form of gambling that's legal in the state surrounding their reservations, so long as they negotiate agreements with the state.

Union Bank Unveils Convenient Home Banking Service

San Francisco-based Union Bank announced that it has joined with computer software powerhouses Microsoft and Intuit to bring on-line banking to its customers in October.

For the first time, Union Bank customers will be offered the convenience of paying bills, transferring funds, checking balances and making inquiries by using their personal computer and a modem. Customers using either Intuit's Quicken personal finance software or the Microsoft Money for Windows 95 will have direct access to the full range of banking options.

"The marketplace is demanding this kind of access, and we are responding," said Union Bank vice chairman and head of community banking Richard C. Hartnack.▲

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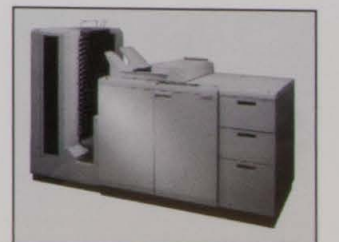
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PROFILE

Name: Margaret Wheeler

Age: 68

Occupation: Homemaker

Status: Married 47 years, four sons,
six grandchildren

Hobbies: Helping on 30-acre property,
sewing, quilting, baking

Prognosis: Excellent

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